

File Date: Dec 12, 2007

Case No: 07cv6975

ATTACHMENT # 3

EXHIBIT \_\_\_\_\_

TAB (DESCRIPTION) Evidence "H-1"

To Respondents(s):

ABN Amro Mortgage Group, Inc.  
Attn: Tom Goldstein, President  
7159 Corkland Drive  
Jacksonville, Florida 32258

ABN Amro Mortgage Group, Inc.  
Attn: Tim Nuss, Manager  
540 West Madison  
Chicago, Illinois 60661-6400

ABN Amro Mortgage Group, Inc.  
Attn: Customer Service, Manager  
2600 W. Big Beaver Road  
Troy, Michigan 48084-3326

LaSalle Bank NA  
Attn: John Purtell, Manager  
135 S. LaSalle Street Dept 8144  
Chicago, Illinois 60674-8144

LaSalle Bank NA  
Attn: Michael Jinga, Manager  
4747 W. Irving Park Road  
Chicago, Illinois 60641

From:

Violet A. Hooghkirk ©, Secured Party  
c/o 772 Barnaby Place  
Wheeling, Illinois [60090]

Certified Mail Article No's

7005 0390 0004 2805 0704

7005 0390 0004 2805 0728

7005 0390 0004 2805 0711

7005 0390 0004 2805 0735

7004 1160 0006 3714 2558

**NOTICE OF DEFUALT, AND ASSENT, DEMAND,  
and SECOND NOTICE OF RIGHTS**

4<sup>th</sup> day of the September month, in the year two thousand and five, Anno Domini,

Re: Affidavit of Truth, dated June 14, 2005.

Date: September 4, 2005

**NOTICE OF DEFAULT**

On the 17<sup>th</sup> and 20<sup>th</sup> day of the month June, in the year two thousand and five each Respondent received an Affidavit of Truth regarding escrow account acknowledgement from Presenter. Respondent(s) did not invoke the Fifth and sixth Amendment's of the Constitution for the United States of America. However, you were under Public Law 93-579; FOIA (5 USC 552); PA (SUSC 552a) and U.C.C. 1-103.6, as administrative demands were made of you, with NOTICE, DEMAND AND CAVEAT, PRIOR TO RESPONSE. See Attachments.

DEMAND, was respectfully made to the named Individual(s), President - Tom Goldstein, Michael Jinga - Manager, John Purtell - Manager, Tim Nuss - Manager, Customer Service, Manager at 2600 W. Big Beaver Road - Troy, Michigan 48084-3326, from ABN Amro Mortgage Group, Inc., to provide DISCLOSURE regarding his/her actions.

Said named individual(s) FAILED TO RESPOND and/or FAILED to provide ANY information or disclosure documents required by LAW, and demanded by the respondent and the questions.

By failure to do so, NOW and FOREVER each Respondent(s) and their offices have yield to Estoppel, Waiver fraud, etc., under U.C.C. 1-103, 1-103.6 *nemo debet bis vexari pro una et eadem Causa*, and your willful refusal may subject you to Civil Liabilities or Criminal punishment.

**EACH RESPONDENT IS HEREBY NOTICED AND DEMANDED:** To desist and refrain from taking any further action in the above reference matter without liability therefore (cf. liability for personal damages, Pulliam v. Allen, 104 set. 1970, 1979), except to restore the Secured Party to his/her former status, and that I have secured rights, privileges, privacy and immunities and each is so protected is valued at no less than one million dollars each, DEMAND IS FURTHER MADE to all governmental officials to protect me, and mine in my peaceful exercise or enjoyment of my rights, privileges, privacy, immunities, etc., (cf. Title 18 USC 241 142; Title 42 USC, 1983, Bivins v. Officials and agents, 403 US 388 (1971), Dykes v. Hosemann, 743 F2d 1488, (11 CA Dec. 1984).

**NOTICE OF LIEN:** Violation and/or invasion of any above denominated rights per violative, shall act as a lien upon the nonexempt property of each presentee as follows: Nonexempt household goods; and real estate; and future earnings; and other personal property.

**VERIFICATION:** I verify that a true copy of this Notice of Default, and Demand, was duly served upon the before named individual at the offices before stated via CERTIFIED MAIL NUMBER 72041160000637142558, Return Receipt, and that I am competent to testify in the matters herein stated; that I have personal knowledge of all of the facts which relate to this service and the above named response on the record; that the allegations stated herein are true and correct in entirety to be best of my knowledge, belief and upon information, under penalty of perjury.

Sealed this 4<sup>th</sup> day of the September month, in the Year of Our Lord Two Thousand and Five,

NOTICE TO THE AGENTS IS NOTICE TO THE PRINCIPAL  
NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENTS

Affiant: Violet A. Hongshik,  
Invoking U.C.C. 1-207 Without Prejudice

Cc: Beth P. Ponder - Vice President, Customer Relations - ABN Amro Mortgage Group, Inc.  
7159 Corkland Drive - Jacksonville, Florida 32258  
Elena L. Enusu - Legal Administrative Assistant - ABN Amro Mortgage Group, Inc -  
135 S. Lasalle Street - Chicago, Illinois 60603-0135  
J. Russell George - Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Ira L. Hobbs - CIO - Treasury Data Integrity Board  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Kevin Brown - CSB/IRS SPH Office - 5000 Ellin Rd - Lanham, Maryland 20706  
Robert Cloonan - IRS - P.O. Box 245 Bensalem, Pennsylvania 19020  
Lisa Madigan, Attorney General - 500 S. Second St. - Springfield, Illinois 62706  
Robert McCallum of the, President's Corporate Fraud Task Force - Washington, D.C. 20530  
Richard L. Gregg - Commissioner of the financial Management Service of the Department of the  
Treasury - 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227

**AFFIDAVIT of TRUTH**

State of Illinois  
County of Cook

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)

To Respondents:	Lasalle Bank NA Attn: Michael Jinga, Manager 4747 W. Irving Park Road Chicago, Illinois 60641 Certified Mail Article No.7003 2260 0007 6575 1872	ABM Amro Mortgage Group, Inc. Attn: Tom Goldstein, President 7159 Corkland Drive Jacksonville, Florida 32258 Certified Mail Article No.7003 2260 0007 6575 1919
	Lasalle Bank NA Attn: John Purtell, Manager 135 S. Lasalle Street Dept 8144 Chicago, Illinois 60674-8144 Certified Mail Article No.7003 2260 0007 6575 1889	Certified Mail Article No.'s 7003 2260 0007 6575 1919 7003 2260 0007 6575 1872 7003 2260 0007 6575 1896 7003 2260 0007 6575 1889 7003 2260 0007 6575 1902
	ABM Amro Mortgage Group, Inc. Attn: Customer Service, Manager 2600 W. Big Beaver Road Troy, Michigan 48084-3326 Certified Mail Article No.7003 2260 0007 6575 1896	
	ABM Amro Mortgage Group, Inc. Attn: Tim Nuss, Manager 540 West Madison Chicago, Illinois 60661-6400 Certified Mail Article No.7003 2260 0007 6575 1902	

Re: Escrow Account Acknowledgement.

The Undersigned Affiant, Violet A. Hooghkirk © – Secured Party, hereinafter “Affiant” does solemnly swear, declare and state as follows:

1. Affiant is competent to state to the matters set forth herein.
2. Affiant has personal knowledge of the facts stated herein.
3. All the facts stated herein are true, correct, and complete, admissible as evidence, and if called upon as a witness, Affiant will testify to their veracity.

**Plain Statement of Facts**

1. Affiant is in possession of a contract that ABM Amro Mortgage Group, Inc, and Lasalle Bank NA has acknowledged credits to Escrow Account on *December 20, 2004, January 27<sup>th</sup>, 2005, February 15<sup>th</sup>, 2005, March 24<sup>th</sup>, 2005, April 21<sup>st</sup>, 2005, June 06<sup>th</sup>, 2005, and June 06<sup>th</sup>, 2005*. (See Attached) Exhibit 1 19 Pgs.
2. Affiant has an Escrow Account as of December 20<sup>th</sup>, 2004 to present with the acknowledgement and agreement from ABM Amro Mortgage Group, Inc, and Lasalle Bank NA. (See Attached) Exhibit 1 19 Pgs.
3. Affiant has not yet received as of the date of this Notice, full disclosure of this Escrow Account from ABM Amro Mortgage Group, Inc, and Lasalle Bank NA. (See Attached) Exhibit 1 19 Pgs.

Verification

4. The Undersigned Affiant, Violet A. Hooghkirk © – Secured Party, certifies on Affiant's commercial liability that Affiant has read this Affidavit and issues the same with intent and understanding of purpose and does solemnly swear, declare and state that the statements, allegations, demands and contents contained herein are true, correct, and complete, not misleading, the truth, the whole truth and nothing but the truth.

NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENTS  
NOTICE TO THE AGENTS IS NOTICE TO THE PRINCIPAL

EACH RESPONDENT HAS TEN (10) DAYS IN WHICH TO REBUT THIS AFFIDAVIT POINT-FOR-POINT, FROM RECEIPT OF THIS AFFIDAVIT, UCC 1-204. A LACK OF RESPONSE FROM EACH RESPONDENT MEANS ASSENT TO THIS AFFIDAVIT AND A FAULT, UCC1-201(16) EXISTS CREATING FRAUD THROUGH MATERIAL MISPRESENTATION WHICH VITIATES ALL FORMS, CONTRACTS, AGREEMENTS, ETC. EXPRESSED OR IMPLIED, FROM THE BEGINNING, UCC 1-103.

FURTHER AFFIANT SAITH NOT.

June 14, 2005  
Date: June 14, 2005

Signed

Violet A. Hooghkirk  
Violet A. Hooghkirk

Violet A. Hooghkirk ©, Secured Party  
C/o 772 Barnaby Place  
Wheeling, Illinois [60090]

Certified Mail Article No. 7005 1820 0000 1873 8091

To Respondent(s):  
ABN AMRO Mortgage Group, Inc  
Attn: Tom Goldstein  
President - Chief Financial Officer  
7159 Corkland Drive - Jacksonville, Florida 32258

From:  
Violet A. Hooghkirk ©, Secured Party  
c/o 772 Barnaby Place  
Wheeling, Illinois [60090]

Thomas A. Rosiello – Secretary  
135 South LaSalle Street - Chicago, Illinois 60603

LaSalle Bank NA  
Norm Bobbin – Chief Executive Officer  
1355 W. Dundee – Buffalo Grove, Illinois 60089

**NOTICE OF DEFUALT, AND ASSENT, DEMAND,  
and SECOND NOTICE OF RIGHTS**

7<sup>th</sup> day of the November month, in the year two thousand and five, Anno Domini,

Re: Affidavit of Truth dated August 4, 2005  
Loan Number 009000194

Date: November 7, 2005

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**NOTICE OF DEFAULT**

On the 19<sup>th</sup> and 20<sup>th</sup> day of the month October, in the year two thousand and five ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and their Agents received an Affidavit of Truth (along with 140+ Exhibits) dated August 4, 2005 from Presenter - Secured Party – Creditor. Affiant did not receive any Rebuttal Point-for-Point from any Respondent regarding Affidavit of Truth which now stands as Law and Truth in Commerce. Each Respondent did not invoke the Fifth and Sixth Amendment's of the Constitution for the United States of America. However, you were under Public Law 93-579; FOIA (5 USC 552); PA (5USC 552a) and U.C.C. 1-103.6, as administrative demands were made, with NOTICE, DEMAND AND CAVEAT, PRIOR TO RESPONSE. See Attachments.

DEMAND was, respectfully made to the named individual(s), Tom Goldstein - President - Chief Financial Officer, Thomas A. Rosiello – Secretary, Norm Bobbin – Chief Executive Officer, Carol L. Tenyak – Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration, Marie Shiffman – Collections Equity Dept., Shaun – Supervisor, Elena L. Enusu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations to provide DISCLOSURE regarding its actions.

Said named corporation/individual(s) from ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and their Agents/Officers each FAILED TO RESPOND and/or FAILED to provide ANY information or disclosure documents required by LAW, and demanded by the respondents notice and the questions.

By failure to do so, NOW and FOREVER each Respondent and their offices have yield to Estoppel, Waiver fraud, etc., under U.C.C. 1-103, 1-103.6 *nemo debet bis vexari pro una et eadem Causa*, and your willful refusal may subject each Respondent to Civil Liabilities or Criminal punishment.

**EACH RESPONDENT IS HEREBY NOTICED AND DEMANDED:** To desist and refrain from taking any further action in the above reference matter without liability therefore (cf. liability for personal damages, Pulliam v. Allen, 104 set. 1970, 1979), except to restore the Secured Party to his/her former status, and that I have secured rights, privileges, privacy and immunities and each is so protected is valued at no less than one million dollars each, DEMAND IS FURTHER MADE to all governmental officials to protect me, and mine in my peaceful exercise or enjoyment of my rights, privileges, privacy, immunities, etc., (cf. Title 18 USC 241 142; Title 42 USC, 1983, Bivins v. Officials and agents, 403 US 388 (1971), Dykes v. Hosemann, 743 F2d 1488, (11 CA Dec. 1984).

**NOTICE OF LIEN:** Violation and/or invasion of any above denominated rights per violative, shall act as a lien upon the nonexempt property of each presentee as follows: Nonexempt household goods; and real estate; and future earnings; and other personal property.

**VERIFICATION:** I verify that a true copy of this Notice of Default, and Demand, was duly served upon the before named individual at the offices before stated via CERTIFIED MAIL NUMBER 7004/3500002 03775589, Return Receipt, and that I am competent to testify in the matters herein stated; that I have personal knowledge of all of the facts which relate to this service and the above named response on the record; that the allegations stated herein are true and correct in entirety to be best of my knowledge, belief and upon information, under penalty of perjury.

Sealed this 9<sup>th</sup> day of the November month, in the Year of Our Lord Two Thousand and Five,

NOTICE TO THE AGENT IS NOTICE TO THE PRINCIPAL  
NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENT

Affiant: Violet A. Harganek,  
Invoking U.C.C. 1-308 Without Prejudice

Cc: Robert McCallum of the, President's Corporate Fraud Task Force - Washington, D.C. 20530  
Lisa Madigan - Attorney General - 500 S. Second St. - Springfield, Illinois 62706  
Lisa Madigan - Attorney General - 100 W. Randolph Street, 12<sup>th</sup> Floor - Chicago, Illinois 60601  
J. Russell George - Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Ira L. Hobbs - CIO - Treasury Data Integrity Board  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Kevin Brown - CSB/IRS SPH Office - 5000 Ellin Rd - Lanham, Maryland 20706  
Robert Cloonan - IRS - P.O. Box 245 Bensalem, Pennsylvania 19020

Richard L. Gregg – 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227  
Carol L. Tenyak – Agent - 135 South LaSalle Street, Suite 925 – Chicago, Illinois 60603  
Customer Service - Manager - ABN AMRO Mortgage Group, Inc –  
2600 W. Big Beaver Road - Troy, Michigan 48084-3326  
Tim Nuss - Manager - ABN AMRO Mortgage Group, Inc –  
540 West Madison - Chicago, Illinois 60661-6400  
John Purtell - Manager - LaSalle Bank NA – 135 S. LaSalle Street Dept 8144 -  
Chicago, Illinois 60674-8144  
Michael Jinga - Manager - LaSalle Bank NA – 4747 W. Irving Park Road  
Chicago, Illinois 60641  
Colleen Riddell - Loan Administration - Special Services Dept. ABN AMRO Mortgage –  
2600 West Big Beaver Read - Troy, Michigan 48084-3318  
Marie Shiffman – Collections Equity Dept. - LaSalle Bank NA - 4747 W. Irving Park Road  
Chicago, Illinois 60641  
Shaun - Supervisor - ABN AMRO Mortgage Group, Inc. - 7159 Corklan Drive –  
Jacksonville, Florida 32258  
Elena L. Enuscu - Legal Administrative Assistant – ABN AMRO Mortgage Group, Inc. –  
135 S. LaSalle Street - Chicago, Illinois 60603-0135  
Beth P. Ponder - Vice President, Customer Relations - ABN AMRO Mortgage Group, Inc. -  
7159 Corkland Drive - Jacksonville, Florida 32258  
Damien Bazan – Collections Department - ABN AMRO Mortgage, Inc. -  
4242 N. Harlem Avenue - Norridge, Illinois 60706-1204  
Merilyn Rogers – Customer Relations - ABN AMRO Mortgage, Inc. - 7159 Corklan Drive –  
Jacksonville, Florida 32258

**AFFIDAVIT of TRUTH**

State of Illinois )  
County of Cook )

To Respondents: Tom Goldstein - President - Chief Financial Officer - ABN AMRO Mortgage Group, Inc  
Mortgage Group, Inc - 7159 Corkland Drive - Jacksonville, Florida 32258  
Thomas A. Rosiello - Secretary - ABN AMRO Mortgage Group, Inc  
135 South LaSalle Street - Chicago, Illinois 60603  
Carol L. Tenyak - Agent - 135 South LaSalle Street, Suite 925 -  
Chicago, Illinois 60603  
Customer Service - Manager - ABN AMRO Mortgage Group, Inc -  
2600 W. Big Beaver Road - Troy, Michigan 48084-3326  
Tim Nuss - Manager - ABN Amro Mortgage Group, Inc  
540 West Madison - Chicago, Illinois 60661-6400  
John Purtell - Manager - LaSalle Bank NA - 135 S. Lasalle Street Dept 8144 -  
Chicago, Illinois 60674-8144  
Michael Jinga - Manager - LaSalle Bank NA - 4747 W. Irving Park Road  
Chicago, Illinois 60641  
Colleen Riddell - Loan Administration - Special Services Dept. ABN Amro  
Mortgage - 2600 West Big Beaver Read - Troy, Michigan 48084-3318  
Marie Shiffman - Collections Equity Dept. - Lasalle Bank NA  
4747 W. Irving Park Road - Chicago, Illinois 60641  
Shaun - Supervisor - ABN AMRO Mortgage Group, Inc. -  
7159 Corklan Drive - Jacksonville, Florida 32258  
Elena L. Enescu - Legal Administrative Assistant - ABN AMRO Mortgage  
Group, Inc. - 135 S. LaSalle Street - Chicago, Illinois 60603-0135  
Beth P. Ponder - Vice President, Customer Relations - ABN AMRO Mortgage  
Group, Inc. - 7159 Corkland Drive - Jacksonville, Florida 32258  
Norm Bobbin - Chief Executive Officer - LaSalle Bank NA  
1355 W. Dundee - Buffalo Grove, Illinois 60089  
Damien Bazan - Collections Department - ABN AMRO Mortgage, Inc. -  
4242 N. Harlem Avenue - Norridge, Illinois 60706-1204  
Merilyn Rogers - Customer Relations - ABN AMRO Mortgage, Inc.  
7159 Corklan Drive - Jacksonville, Florida 32258

Re: The Tendered Bonded Registered Bill of Exchange (Unprocessed).

The Undersigned Affiant, Violet A. Hooghkirk © - Secured Party, hereinafter "Affiant" does solemnly swear, declare and state as follows:

1. Affiant is competent to state to the matters set forth herein.
2. Affiant has personal knowledge of the facts stated herein.
3. All the facts stated herein are true, correct, and complete, admissible as evidence, and if called upon as a witness, Affiant will testify to their veracity.

**PLAIN STATEMENT OF FACTS**

4. Affiant on November 17, 2004 sent out two (2) different legal procedure letters, along with Affiant's Financing Statement (UCC 1) to ABN AMRO Mortgage, Inc., certified mail article no 7004 1350 0002 0399 5169, and 5367. (5 Pgs) See Attached Exhibit "A"

5. Affiant has a Personal and Numbered UCC Contact Trust, at the Analysis and Control Division of the IRS. See line four (4) of Affiant's UCC 1 covering the following collateral. (1 Pg) See Attached Exhibit "B"
6. Affiant on December 3, 2004 sent ABN AMRO Mortgage, Inc., LaSalle Bank NA an Actual and Constructive Notice – Letter of Advice, with Points and Authority – *stare decisis*, Non-Negotiable Charge Back - Claim accepted for value (invoice no 01561119041), Silver Surety Bond, and Affiant's Financing Statement with instructions clearly stated within the Letter of Advice. Certified mail article no 7004 1350 0002 0399 5367. (6 Pgs) See Attached Exhibit "C"
7. Affiant on December 2, 2004 sent out Bonded Registered Bill of Exchange, and the Claim Accepted for Value (invoice no 01561119041) to the Secretary of the Treasury. Certified mail article no 7004 1350 0002 0399 5398. The documents have been received by the Secretary of the Treasury and honored by John W. Snow, in accordance with the Administration Procedure Act at 5 U.S.C. 706, and forwarded over to the Analysis and Control Division of the IRS to be processed and discharged through Affiant's Personal UCC Contract Trust. Certified mail article no 7004 1350 0002 0399 5398. (4 Pgs) See Attached Exhibit "D"
8. Affiant has already had other IRS tax claims processed and discharged through this very same UCC Contract Trust process. To Affiant's knowledge not one of these instruments has been dishonored by The Secretary of Treasury, (currently John W. Snow).
9. Affiant's Letter of Advice, Points and Authority – *stare decisis*, Non-Negotiable Charge Back - Claim accepted for value (invoice no 01561119041), Silver Surety Bond, and Financing Statement, and to the best of Affiant's knowledge ABN AMRO Mortgage, Inc., and LaSalle Bank NA has not ledgerd an equal credit and debit through their Treasury Tax and Loan Account in the amount stamped claim and the amount stipulated on the Bonded Registered Bill of Exchange. (invoice no 01561119041) as instructed clearly in the Letter of Advice to process and post Affiant's Silver Surety Bond as collateral in accordance with 31 CFR part 203 through their Treasury Tax and Loan Account. Refer to (Exhibits "A", "B", "C", and "D")
10. Affiant on March 4, 2005, Affiant contacted Supervisor – Shaun, and Stan Roads – President now (Tom Goldstein) and in relation to what was said Affiant explained how to process the Letter of Advice with instructions through ABN AMRO Mortgage, Inc., through their Treasury Tax and Loan Account. Affiant faxed, and sent certified mail article, everything we had discussed with a cover letter over to Supervisor – Shaun explaining what Affiant had sent out on December 3, 2004 along with refer to (Exhibits "A", "B", "C", and "D") Certified mail article no 7004 2260 0007 6575 1605. (5 Pgs) See Attached Exhibit "E"
11. Affiant received a correspondence letter dated March 8, 2005 from an Elena L. Enescu – Legal Administrative Assistant – Legal Dept. (1 Pg) See Attached Exhibit "F" for response see line Twelve (12)
12. Affiant on July 2, 2005 sent out a two (2) page Corporate Ethical Principal Adherence and is now being monitored by the Corporate Fraud Task Force, explaining the use of the Tendered Bill of Exchange (Unprocessed) to Elena L. Enescu – Legal Administrative Assistant in response to her letter dated March 8, 2005. Certified mail article no 7005 0390 0004 2805 0537, and 7005 0390 0004 2805 0544. (4 Pgs) See Attached Exhibit "G"
13. Affiant on May 16, 2005 recorded and filed a Quitclaim Deed Doc#0513649131 in Cook County, Illinois. (4 Pgs) See Attached Exhibit "H"
14. Affiant on June 24, 2005 filed a Contract for and Declaration of: BARNWAY TRUST #2005K075047, an Irrevocable Trust. (3 Pgs) See Attached Exhibit "I"
15. Affiant on May 13, 2005 filed and recorded a Financing Statement with the Secretary of the State, of Illinois UCC Div. In lieu of Affiant's vested interest. Commercial Transaction #98308847 FS. See Diversified Metal Products vs. T-Bow Company Trust, IRS 93-405-E-EJL et al, 1993 (2 Pgs) See Attached Exhibit "J"

16. Affiant on May 18, 2005 perfected Affiant's UCC claim along with refer to (Exhibit "J") by filing and recording a Claim of Lien (UCC 9-334) in the County of Cook, of Illinois, in which Affiant now holds a perfected interest, and has the highest claim. Doc# 0513849062. See Diversified Metal Products vs. T-Bow Company Trust, IRS 93-405-E-FJL et al, 1993 (1 Pgs) See Attached Exhibit "K"
17. Affiant on June 28, 2005 sent out a Legal Procedure letter to ABN AMRO Mortgage, Inc, LaSalle Bank NA, and their officers explaining that Affiant had taken an administrative legal procedure with the Secretary of the State UCC Div., Affiant recorded a vested interest on a financing Statement (UCC 1) Commercial Transaction #98308847 FS and perfected the claim in Cook County, of Illinois, and recorded a Claim of Lien (UCC 9-334) Doc# 0513849062. Refer to (Exhibits "H", "I", "J", and "K") Certified mail article no 7004 1160 0006 3713 2078, 7004 2510 0005 3325 1079, 1086, 1093, 8108, 8122, 8139, and 8146 (10 Pgs) See Attached Exhibit "L"
18. Affiant is in possession of a newly revised contract not dishonored by ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and/or their Agents in that they have acknowledged, and deposited credits into an interest-bearing Escrow Account as of *December 20, 2004, January 27, 2005, February 15, 2005, March 24, 2005, April 21, 2005, June 3, 2005, June 3, 2005, and, July 20, 2005.* (17 Pgs) See Attached Exhibit "M"
19. Affiant has not yet received full disclosure, and/or acknowledgement of the total credits placed into the interest-bearing Escrow Account resulting from the newly revised not dishonored agreement with ABN AMRO Mortgage Group, Inc, LaSalle Bank N.A, and/or their Agents.
20. Affiant on June 16, 2005 sent out an Affidavit of Truth regarding along with refer to (Exhibit "M") Affiant's credits placed into the interest-bearing Escrow Account in lieu of the newly revised contract not dishonored accepted and Acknowledged by ABN AMRO Mortgage, Inc, and LaSalle Bank NA and/or their officers to Tom Goldstein – President, Michael Jinga – Manager, John Purtell – Manager, and Tim Nuss – Manager. Certified mail article no 7003 2260 0007 6575 1872, 1889, 1896, 1902, and 1919 (7 Pgs) See Attached Exhibit "N"
21. Affiant has not received Point-for-Point Rebuttal from Tom Goldstein – President - Chief Financial Officer, Michael Jinga – Manager, John Purtell – Manager, Customer Service – Manager, and Tim Nuss – Manager in lieu of Affiant's Affidavit of Truth which was sent out dated June 16, 2005, certified mail article no 7003 2260 0007 6575 1872, 1896, 1889, 1902, and 1919. Refer to (Exhibits "M", and "N")
22. Tom Goldstein – President - Chief Financial Officer, Michael Jinga – Manager, John Purtell – Manager, Customer Service – Manager, and Tim Nuss – Manager are now in Default as of July 10, 2005, Affiant's Affidavit of Truth which was sent out dated June 16, 2005 now stands as Law and Truth in Commerce. Certified mail article no 7003 2260 0007 6575 1872, 1896, 1889, 1902, and 1919. Refer to (Exhibits "M", "N", and "DD") Notice of Default see line Forty-Two (42)
23. Affiant on July 19, 2005 sent out a newly revised instrument of the original agreement with receipt that Affiant has in her possession. As of July 19, 2005 ABN AMRO Mortgage, Inc, LaSalle Bank NA, and/or their Agents in that they have accepted and endorsed Affiant's revised instrument with acknowledgment receipt. (4 Pgs) See Attached Exhibit "O"
24. Affiant which has in her possession a newly revised and deposited not dishonored contract Refer to (Exhibit "O"), on the front, and back of the Instrument which reads "Endorsement of this Instrument acknowledges full discharge of this claim" by ABN AMRO Mortgage, Inc, LaSalle Bank NA, and/or their Agents in that they have accepted and endorsed Affiant's newly revised contracted instrument as of July 19, 2005 with acknowledgment receipt.
25. Affiant received a correspondence letter dated July 6, 2005 from Elena L. Enescu – Legal Administrative Assistant – ABN AMRO Mortgage, Inc. regarding Affiant's letter dated June

- 29, 2005. Certified mail article no 7005 0390 0004 2805 0537, and 7005 0390 0004 2805 0544. (1 Pg) See Attached Exhibit "P" for response see line Twenty-Seven (27)
26. Affiant received a correspondence letter dated June 21, 2005 from a Beth P. Ponder - Vice President, Customer Relations - ABN AMRO Mortgage, Inc. (6 Pgs) See Attached Exhibit "Q" for response see line Twenty-Seven (27)
27. Affiant on July 25, 2005 sent out a two (2) page Corporate Ethical Principal Adherence to Gerard Arpey now (Norm Bobbin) – Chief Executive Officer - ABN AMRO Mortgage Group, Inc, along with refer to (Exhibits "P", "Q" and "H") regarding the response from Elena L. Enescu (letter dated July 6, 2005), and Beth P. Ponder (letter dated June 21, 2005), explaining the use of the Tendered Bill of Exchange (Unprocessed), in which Affiant has the highest claim on the property See Diversified Metal Products vs. T-Bow Company Trust, IRS 93-405-E-EJL et al, 1993. Certified mail article no 7005 0390 0004 2805 0582, 7005 0390 0004 2805 0605, and 7005 0390 0004 2805 0599 (5 Pgs) See Attached Exhibit "R"
28. Affiant on July 25, 2005 sent an additional two (2) page Corporate Ethical Principal Adherence to Elena L. Enescu – Legal Administrative Assistant in response to her letter dated July 6, 2005 explaining the use of the Tendered Bill of Exchange (Unprocessed). Certified mail article no 7005 0390 0004 2805 0605 (3 Pgs) See Attached Exhibit "S"
29. Affiant received a correspondence letter dated July 28, 2005 from Elena L. Enescu – Legal Administrative Assistant, which she had acknowledged Affiant's two (2) page Corporate Ethical Principal Adherence dated July 15, 2005 to Gerard Arpey now (Norm Boffin) – Chief Executive Officer. (1 Pg) Exhibit "T" for response see line Thirty-Four (34)
30. Affiant on June 21, 2005 received a phone call from a Donna Banks - ABN AMRO Mortgage Group, Inc., Affiant explained to Donna Banks if she had any questions to please put it in writing. Affiant sent out a letter asking that future correspondence be placed in writing. Certified mail article no 7004 2510 0005 3325 8153 (2 Pgs) See Attached Exhibit "U"
31. Affiant on August 10, 2005 sent out a Notice of Billing Statement to Michael Jinga – Manager, Tom Goldstein – President - Chief Financial Officer, Customer Service - Manager - 2600 W. Big Beaver Road - Troy, Michigan 48084, Tim Nuss – Manager, and John Purtell – Manager regarding Affiant's total credits placed into the newly acknowledged interest-bearing Escrow Account, and revised contract concerning Affiant's Affidavit of Truth as of May 24, 2004. Certified mail article no 7004 2510 0005 3326 2082 (7 Pgs) See Attached Exhibit "V"
32. Affiant received a correspondence letter dated August 24, 2005 from a Thomas A. Rosiello – Secretary. (1 Pg) See Attached Exhibit "W" for response see line Thirty-Four (34)
33. Affiant on or about August 20, 2005 contacted Consumer Advocate Charitable Ministries.
34. Affiant received a copy of correspondence letter dated August 29, 2005 from Consumer Advocate Charitable Ministries. Which Consumer Advocate Charitable Ministries sent an original of the two (2) page Corporate Ethical Principal Adherence was sent to Thomas A. Rosiello – Secretary regarding his letter dated August 24, 2005 Along with refer to (Exhibits "W") (2 Pgs) See Attached Exhibit "X"
35. Affiant received a correspondence letter dated September 2, 2005 from a Thomas A. Rosiello – Secretary. (3 Pgs) See Attached Exhibit "Y" for response see line Forty-Four (44)
36. Affiant on September 9, 2005 sent out a filing and informational purposes only correspondence letter to Sergeant Koeller – Eviction Dept 7<sup>th</sup> floor room 703 – Richard J. Daley Plaza Center, regarding Affiant's perfected claim, and vested interest that Affiant filed and recorded. Refer to (Exhibits "J", and "K") Certified mail article no 7004 1160 0006 3714 5597. (3 Pgs) See Attached Exhibit "Z"
37. Affiant on September 10, 2005 received a call from a Damien Bazan – Collections Department - ABN AMRO Mortgage, Inc.; Damien Bazan said "he was from collections", and Affiant asked him if the Collections Dept received Affiant's Actual and Constructive Notice - letter of Advice, Points and Authority – *stare decisis*, Non-Negotiable Charge Back - Claim accepted

- for value (invoice no 01561119041), Silver Surety Bond, Financing Statement, and Bonded Registered Bill of Exchange. (invoice no 01561119041) Damien Bazan responded and stated "that they did indeed received on August 15, 2005 Affiant's papers". Refer to (Exhibits "A", "B", "C", "D", and "E"). Affiant also mentioned that ABN AMRO Mortgage, Inc was already in receipt of the previously sent the Letter of Advice on December 3, 2004, and Damien Bazan stated "yes that their records showed this".
38. Affiant has not received any payments from ABN AMRO Mortgage, Inc., LaSalle Bank NA, and/or their Agents yet, regarding Affiant's Billing Statement dated August 5, 2005 in lieu of Affiant's new revised and honored contract in which both ABN AMRO Mortgage, Inc., LaSalle Bank NA, and/or their Agents have already acknowledged; Certified Return Receipts 7003 2260 0007 6575 1872, 1889, 1896, 1902, and 1919. see (Exhibit "M")
39. Affiant on September 19, 2005 sent out Second Notice of Billing Statement to Tom Goldstein – President - Chief Financial Officer, Michael Jinga – Manager, Tim Nuss – Manager, Colleen Riddell - Loan Administration, Marie Shiffman – Collections Equity Dept, Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations - Gerard Arpey now (Norm Bobbin) – Chief Executive Officer, Thomas A. Rosiello – Secretary, John Purtell – Manager, and Damien Bazan – Collections Department, regarding the credits placed into the acknowledged interest-bearing Escrow Account, in accordance with the conditions of the contract as revised. Certified mail article no 7004 1160 0006 3714 5603 (3 Pgs) See Attached Exhibit "AA"
40. Affiant received correspondence letter dated September 12, 2005 from Loan Administration - ABN AMRO Mortgage, Inc. (1 Pg) See Attached Exhibit "BB" for response see line Forty-Three (43)
41. Affiant received a correspondence letter dated September 14, 2005 from Consumer Advocate Charitable Ministries, regarding Thomas A. Rosiello – Senior Counsel Letter dated September 2, 2005. (1 Pgs) See Attached Exhibit "CC" see line Forty-Four (44)
42. Affiant on September 19, 2005 sent out Notice of Default, and Assent, Demand, and Second Notice of Rights certified mail article no 7004 1160 0006 3714 2558 to Tom Goldstein – President - Chief Financial Officer, Michael Jinga – Manager, John Purtell -- Manager, Customer Service – Manager, and Tim Nuss – Manager in lieu of the Affiant's Affidavit of Truth dated June 14, 2005 that was not Rebutted for point-for-point. Certified mail article no 7003 2260 0007 6575 1872, 1896, 1889, 1902, and 1919. (7 Pgs) See Attached Exhibit "DD"
43. Affiant on September 26, 2005 sent out a Three Page Points and Authorities – *stare decisis* to Damien Bazan – Collections Department/ Loan Administration, Tom Goldstein – President - Chief Financial Officer, John Purtell – Manager, along with refer to (Exhibit "BB") regarding the use of the Tendered Bonded Registered Bill of Exchange (Unprocessed) see (Exhibit "D") which are used widely between countries, government's agents, corporations, and individuals. Certified mail article no 7004 2510 0005 3325 1062 (4 Pgs) See Attached Exhibit "EE"
44. Affiant on September 26, 2005 sent out a letter to Thomas A. Rosiello – Senior Counsel, Tom Goldstein – President - Chief Financial Officer, John Purtell – Manager, Elena L. Enuscu - Legal Administrative Assistant, and Gerard Arpey now (Norm Bobbin) – Chief Executive Officer regarding the Tendered Bonded Registered Bill of Exchange (Unprocessed) see (Exhibit "D") along with similar letters Affiant received with their responses refer to (Exhibit "F", "G", "P", "R", "S", "W", and Y"), plus a copy of the letter dated September 14, 2005 see (Exhibit "CC") from Consumer Advocate Charitable Ministries which Affiant was sent a copy of. Certified mail article no 7004 1160 0006 3714 2565, and 2572 (3 Pgs) See Attached Exhibit "FF"
45. Affiant received correspondence letter dated September 21, 2005 from a Merilyn Rogers – Customer Relations/ Loan Administration - ABN AMRO Mortgage, Inc. (1Pg) See Attached Exhibit "GG" for response see line Forty-Six (46)

46. Affiant on October 1, 2005, and October 4, 2005 sent out a Two (2) page Corporate Fraud Task Force ethical principles to Merilyn Rogers – Customer Relations/ Loan Administration in response to her letter dated September 21, 2005, regarding the Tendered Bonded Registered Bill of Exchange (Unprocessed) along with refer to (Exhibit "D"), that the Bill of Exchange supercedes the declaration letter dated March 8, 2005, and /or any other similar letters thus makes it Null and Void. Affiant is sending out all similar letters to Robert McCallum of the, President's Corporate Fraud Task Force – Washington, D.C. 20530 at the Department of Justice. Certified mail article no 7005 0390 0004 2805 0759, and 7005 1820 0000 1877 7526 (5 Pgs) See Attached Exhibit "HH"
47. Affiant has in her possession a Bonded Notice By Affidavit for Notice of Consequence for Infringement of Copyright, Trademark or Trade-Name that carries a Security 15 USC United States Securities and Exchange Commission Tracer Flag and not a point of law. Affiant has a commercial unlimited security interest and common law right in and to my Copyright, Trademark and Trade-Name without prejudice. UCC 1-308. See United States Codes 15 USC § 1125, and 18 USC § 3571. (1 Pg) See Attached Exhibit "II" see line Forty-Eight (48)
48. Affiant on October 4, 2005 sent out a Notice By Affidavit for Notice of Consequence for Infringement of Copyright, Trademark or Trade-Name to ABN AMRO Mortgage, Inc, LaSalle Bank NA, and their Agents/ Officers to cease and desist immediately from further usage of Affiant's Copyright, Trademark or Trade-Name, including, but not limited to any future agents that are not mentioned herein. U.S.S.E.C. Tracer Flag Invoice No 01560918051. Certified mail article no 7005 0390 0004 2805 0766. (4 Pgs) See Attached Exhibit "JJ"
49. Affiant received a copy of a correspondence letter September 28, 2005 that Thomas A. Rosiello – Secretary had sent to Lisa Madigan - Attorney General; letter dated September 28, 2005. (1 Pg) See Attached Exhibit "KK" for response this Affidavit of Truth dated August 4, 2005.
50. Affiant received a copy of another correspondence letter September 30, 2005 that Thomas A. Rosiello – Secretary had sent to Lisa Madigan - Attorney General; letter dated September 30, 2005 along with Affiant's letter dated September 19, 2005 refer to line Forty-Four (44) that Affiant sent to Thomas A. Rosiello. (1 Pg) See Attached Exhibit "LL" for response this Affidavit of Truth dated August 4, 2005.
51. Affiant on October 4, 2005 went to the Cook County Court House 3<sup>rd</sup> Municipal District - 2121 Euclid Road – Rolling Meadows, Illinois 60008 and spoke to a Sandy Negal their at the County Recorder of Deeds. Affiant looked in the records to see if Affiant had lost her Title to her house, based on what Mr. Thomas A. Rosiello stated in his letter dated September 28, 2005 second paragraph last sentence "Your consumer has already lost title to her house and will most likely be further victimized by loss of other assets" Affiant saw that Affiant's Quitclaim Deed Doc#0513649131 dated May 16, 2005 see (Exhibit "H") and that there has been no subsequent activity. Therefore, Affiant has not lost title as claimed by Mr. Rosiello.
52. Affiant has tendered a negotiable instrument in which it was not rejected with in 72 hours with full disclosure by ABN AMRO Mortgage, Inc, LaSalle Bank NA, and/or their Agents/ Officers. ABN AMRO Mortgage, Inc, LaSalle Bank NA, and their Agents/ Officers. are now mandated by HALLENBECK vs. LEIMERT 295 US 116 (1935), including the Eric and Clearfield Doctrines, Affiant can not be held no longer accountable or liable for the face amount claim and all obligations are now discharged. Refer to (Exhibits "A", "B", "C", "D", "E", and "O")

#### VERIFICATION

53. The Undersigned Affiant, Violet A. Hooghkirk © – Secured Party, certifies on Affiant's commercial liability that Affiant has read this Affidavit and issues the same with intent and understanding of purpose and does solemnly swear, declare and state that the statements,

allegations, demands and contents contained herein are true, correct, and complete, not misleading, the truth, the whole truth and nothing but the truth.

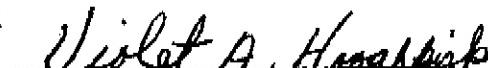
**NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENTS  
NOTICE TO THE AGENTS IS NOTICE TO THE PRINCIPAL**

**EACH RESPONDENT HAS TEN (10) DAYS IN WHICH TO REBUT THIS AFFIDAVIT POINT-FOR-POINT, FROM RECEIPT OF THIS AFFIDAVIT, UCC 1-204. A LACK OF RESPONSE FROM EACH RESPONDENT MEANS ASSENT TO THIS AFFIDAVIT AND A FAULT, UCC1-201(16) EXISTS CREATING FRAUD THROUGH MATERIAL MISPRESENTATION WHICH VITIATES ALL FORMS, CONTRACTS, AGREEMENTS, ETC. EXPRESSED OR IMPLIED, FROM THE BEGINNING, UCC 1-103.**

FURTHER AFFIANT SAITH NOT

Date: August 4, 2005

Signed



Violet A. Hooghkirk ©, Secured Party  
C/o 772 Barnaby Place  
Wheeling, Illinois [60090]

Certified Mail Article No.'s

7005 0390 0004 2805 0773  
7005 0390 0004 2805 0803  
7005 0390 0004 2805 0780  
7005 0390 0004 2805 0797  
7004 1160 0006 3714 2596  
7004 1160 0006 3714 2589

Cc: Robert McCallum of the, President's Corporate Fraud Task Force – Washington, D.C. 20530  
Lisa Madigan - Attorney General – 500 S. Second St. – Springfield, Illinois 62706  
Lisa Madigan - Attorney General – 100 W. Randolph Street, 12<sup>th</sup> Floor – Chicago, Illinois 60601  
J. Russell George – Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Ira L. Hobbs – CIO – Treasury Data Integrity Board  
1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Kevin Brown – CSB/IRS SPH Office – 5000 Ellin Rd – Lanham, Maryland 20706  
Robert Cloonan – IRS – P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg – 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227

To Respondent(s):

ABN AMRO Mortgage Group, Inc.  
Attn: Tom Goldstein – President/Chief Financial Officer  
7159 Corkland Drive – Jacksonville, Florida 32258

From:

Violet A. Hooghkirk ©, Trustee,  
Secured Party – Barnway Trust  
c/o 772 Barnaby Place  
Wheeling, Illinois [60090]

ABN AMRO Mortgage Group, Inc.  
Isolene B. Jones- Loan Admin/litigation  
7159 Corkland Drive – Jacksonville, Florida 32258

ABN AMRO Mortgage Group, Inc.  
Attn: Thomas A. Rosiello – Secretary  
135 South LaSalle Street – Chicago, Illinois 60603

LaSalle Bank NA  
Attn: Norm Bobbin – Chief Executive Officer –  
1355 W. Dundee – Buffalo Grove, Illinois 60089

**NOTICE OF DEFUALT, DEMAND,  
and SECOND NOTICE OF RIGHTS**

27<sup>th</sup> day of the February month, in the year two thousand and six, Anno Domini,

Re: Correspondence dated January 13, 2006.

Loan No#00900194

Date: February 27, 2006

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**NOTICE OF DEFAULT**

On the 26<sup>th</sup> day of the month January, in the year two thousand and six Isolene B. Jones- Loan Admin/litigation, including, but not limited to ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Norm Bobbin – Chief Executive Officer, Carol L. Tenyak – Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration, Marie Shiffman – Collections Equity Dept., Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations, received Correspondence dated January 13, 2006, from Presenter Secured Party – Creditor. As states within the letter “The Undersigned has in her possession acknowledgement of the deposit within Claimants/Chelsea Cove Condominium Assoc. account. The claims by the Claimants/ Chelsea Cove Condominium Assoc. have now acknowledged the dues are prepaid in full with extreme prejudice through the year of 2100 AD.” It further states “The Undersigned is in receipt and has in her possession and acknowledged agreement with Chelsea Cove Condominium Assoc. from Presenter - Secured Party for the condominium Located at 772 Barnaby Place – Wheeling, Illinois [60090]. As a result of the current declaration of a contract agreement that the Undersigned Secured Party has with Chelsea Cove Condominium Assoc. the current acknowledged declaration of agreement supersedes the previous instrument in its entirety.” in accordance with the conditions of the contract as revised, “, and “Under law and *stare desis* the Undersigned Secured Party can no longer be held accountable or liable for the face amount and all obligations are now discharged in their entirety. Again there is no controversy in this matter.” Affiant did not receive any Rebuttal Point-for-Point from Claimants/Respondents regarding Correspondence dated January 13, 2006 which now currently stands as Law and Truth in Commerce. Each Respondent, and/ or their Agents did not invoke the Fifth and sixth Amendment’s of the Constitution for the United States of America. However, you were under Public Law 93-579; FOIA (5 USC 552); PA

(5USC 552a) and U.C.C. 1-103.6, as administrative demands were made, with NOTICE, DEMAND AND CAVEAT, PRIOR TO RESPONSE. See Attachments.

DEMAND was, respectfully made to the named individual(s), Isolene B. Jones- Loan Admin/litigation, including, but not limited to ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, Tom Goldstein - President/Chief Financial Officer, Thomas A. Rosiello - Secretary, Norm Bobbin - Chief Executive Officer, Carol L. Tenyak - Agent, Customer Service - Manager, Tim Nuss - Manager, John Purtell - Manager, Michael Jinga - Manager, Colleen Riddell - Loan Administration, Marie Shiffman - Collections Equity Dept., Shaun - Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan - Collections Department, and Merilyn Rogers - Customer Relations, to provide DISCLOSURE regarding his/her/its actions.

Said named corporation/individual(s) Isolene B. Jones- Loan Admin/litigation, including, but not limited to ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, Tom Goldstein - President/Chief Financial Officer, Thomas A. Rosiello - Secretary, Norm Bobbin - Chief Executive Officer, Carol L. Tenyak - Agent, Customer Service - Manager, Tim Nuss - Manager, John Purtell - Manager, Michael Jinga - Manager, Colleen Riddell - Loan Administration, Marie Shiffman - Collections Equity Dept., Shaun - Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan - Collections Department, and Merilyn Rogers - Customer Relations, FAILED TO RESPOND and/or FAILED to provide ANY information or disclosure documents required by LAW, and demanded by the respondents notice and the questions.

By failure to do so, NOW and FOREVER each Respondent and their offices have yield to Estoppel, Waiver fraud, etc., under U.C.C. 1-103, 1-103.6 *nemo debet bis vexari pro una et eadem Causa*, and such willful refusal may subject each Respondent to Civil Liabilities or Criminal punishment.

**EACH RESPONDENT IS HEREBY NOTICED AND DEMANDED:** To desist and refrain from taking any further action in the above reference matter without liability therefore (cf. liability for personal damages, Pulliam v. Allen, 104 set. 1970, 1979), except to restore the Secured Party to his/her former status, and that I have secured rights, privileges, privacy and immunities and each is so protected is valued at no less than one million dollars each, DEMAND IS FURTHER MADE to all governmental officials to protect me, and mine in my peaceful exercise or enjoyment of my rights, privileges, privacy, immunities, etc., (cf. Title 18 USC 241 142; Title 42 USC, 1983, Bivins v. Officials and agents, 403 US 388 (1971), Dykes v. Hosemann, 743 F2d 1488, (11 CA Dec. 1984).

**NOTICE OF LIEN:** Violation and/or invasion of any above denominated rights per violative, shall act as a lien upon the nonexempt property of each presentee as follows: Nonexempt household goods; and real estate; and future earnings; and other personal property.

**VERIFICATION:** I verify that a true copy of this Notice of Default, and Demand, was duly served upon the before named individual at the offices before stated via CERTIFIED MAIL NUMBER 7005/8200000 1822 7474, Return Receipt, and that I am competent to testify in the matters herein stated; that I have personal knowledge of all of the facts which relate to this service and the above named response on the record; that the allegations stated herein are true and correct in entirety to be best of my knowledge, belief and upon information, the Undersigned

Affiant, certifies, and declares under penalty of perjury, under the laws of the United States of America Title 28 USC 1746 (1)

Sealed this 28<sup>th</sup> day of the February month, in the Year of Our Lord Two Thousand and Six,

NOTICE TO THE AGENT IS NOTICE TO THE PRINCIPAL  
NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENT

Affiant: *Vicki A. Haagkirk*  
Invoking U.C.C. 1-308 Without Prejudice

Cc: Robert McCallum of the, President's Corporate Fraud Task Force - DOJ  
950 Pennsylvania Ave NW - Washington, D.C. 20530  
Lisa Madigan - Attorney General - 500 S. Second St. - Springfield, Illinois 62706  
Lisa Madigan - Attorney General - 100 W. Randolph Street, 12<sup>th</sup> Floor - Chicago, Illinois 60601  
J. Russell George - Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Ira L. Hobbs - CIO - Treasury Data Integrity Board  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Kevin Brown - CSB/IRS SPH Office - 5000 Ellin Rd - Lanham, Maryland 20706  
Robert Cloonan - IRS - P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg - 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227  
Carol L. Tenyak - Agent - 135 South LaSalle Street, Suite 925 - Chicago, Illinois 60603  
Customer Service - Manager - ABN AMRO Mortgage Group, Inc -  
2600 W. Big Beaver Road - Troy, Michigan 48084-3326  
Tim Nuss - Manager - ABN AMRO Mortgage Group, Inc - 540 West Madison  
Chicago, Illinois 60661-6400 - (no longer w/company or can't find)  
John Purtell - Manager - LaSalle Bank NA -  
135 S. LaSalle Street Dept 8144 - Chicago, Illinois 60674-8144  
Michael Jinga - Manager - LaSalle Bank NA - 4747 W. Irving Park Road -  
Chicago, Illinois 60641  
Colleen Riddell - Loan Administration - Special Services Dept. ABN Amro Mortgage, Inc.  
2600 West Big Beaver Read - Troy, Michigan 48084-3318  
Marie Shiffman - Collections Equity Dept. - LaSalle Bank NA  
4747 W. Irving Park Road - Chicago, Illinois 60641  
Shaun - Supervisor - ABN AMRO Mortgage Group, Inc. -  
7159 Corkland Drive - Jacksonville, Florida 32258  
Elena L. Enusu - Legal Administrative Assistant -- ABN AMRO Mortgage  
Group, Inc. - 135 S. LaSalle Street - Chicago, Illinois 60603-0135  
Beth P. Ponder - Vice President, Customer Relations - ABN AMRO Mortgage  
Group, Inc. - 7159 Corkland Drive - Jacksonville, Florida 32258  
Damien Bazan - Collections Department - ABN AMRO Mortgage, Inc. -  
242 N. Harlem Avenue - Norridge, Illinois 60706-1204  
Merilyn Rogers - Customer Relations - ABN AMRO Mortgage, Inc.  
7159 Corkland Drive - Jacksonville, Florida 32258

**From the Memo Desk of  
Violet A. Hooghkirk - Secured Party**

Certified Mail Article No. 70051820 0000 1882 5999

ABN AMRO Mortgage Group, Inc.  
Attn: Isolene B. Jones -  
Loan Admin/Litigation  
7159 Corkland Drive  
Jacksonville, Florida 32258

Violet A. Hooghkirk ©, Trustee,  
Secured Party – Barnway Trust  
c/o 772 Barnaby Place  
Wheeling, Illinois [60090]

**Re: (See Attached)**  
Loan No#00900194

Dear Ms. Isolene B. Jones,

January 13, 2006

The Undersigned Secured Party received your letter dated January 9, 2006. There is no controversy in this matter. The Undersigned has in her possession acknowledgement of the deposit within Claimants/Chelsea Cove Condominium Assoc. account. (See Attached) The claims by the Claimants/ Chelsea Cove Condominium Assoc. have now acknowledged the dues are prepaid in full with extreme prejudice through the year of 2100 AD.

The Undersigned is in receipt and has in her possession and acknowledged agreement with Chelsea Cove Condominium Assoc. from Presenter - Secured Party for the condominium Located at 772 Barnaby Place – Wheeling, Illinois [60090]. As a result of the current declaration of a contract agreement that the Undersigned Secured Party has with Chelsea Cove Condominium Assoc. the current acknowledged declaration of agreement supersedes the previous instrument in its entirety.

Under law and *stare desis* the Undersigned Secured Party can no longer be held accountable or liable for the face amount and all obligations are now discharged in their entirety. Again there is no controversy in this matter.

Thank you for your prompt acknowledgement in this matter.

Sincerely  
By the Seal of,  
  
Violet A. Hooghkirk ©, Trustee, Secured Party

Cc: Robert McCallum of the, President's Corporate Fraud Task Force – Washington, D.C. 20530  
Lisa Madigan - Attorney General – 500 S. Second St. – Springfield, Illinois 62706  
Lisa Madigan - Attorney General – 100 W. Randolph Street, 12<sup>th</sup> Floor – Chicago, Illinois 60601  
J. Russell George – Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Ira L. Hobbs – CIO – Treasury Data Integrity Board  
1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Kevin Brown – CSB/IRS SPH Office – 5000 Ellin Rd – Lanham, Maryland 20706

Robert Cloonan - IRS - P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg - 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227  
Tom Goldstein - President - Chief Financial Officer - ABN AMRO Mortgage Group, Inc  
7159 Corkland Drive - Jacksonville, Florida 32258  
Thomas A. Rosiello - Secretary - ABN AMRO Mortgage Group, Inc -  
135 South LaSalle Street - Chicago, Illinois 60603  
Carol L. Tenyak - Agent - 135 South LaSalle Street, Suite 925 - Chicago, Illinois 60603  
Customer Service - Manager - ABN AMRO Mortgage Group, Inc -  
2600 W. Big Beaver Road - Troy, Michigan 48084-3326  
Tim Nuss - Manager - ABN AMRO Mortgage Group, Inc - 540 West Madison -  
Chicago, Illinois 60661-6400 (no longer w/company or can't find)  
John Purtell - Manager - LaSalle Bank NA - 135 S. LaSalle Street Dept 8144 -  
Chicago, Illinois 60674-8144  
Michael Jinga - Manager - LaSalle Bank NA - 4747 W. Irving Park Road  
Chicago, Illinois 60641  
Colleen Riddell - Loan Administration - Special Services Dept. ABN AMRO  
Mortgage - 2600 West Big Beaver Read - Troy, Michigan 48084-3318  
Marie Shiffman - Collections Equity Dept. -LaSalle Bank NA - 4747 W. Irving Park Road -  
Chicago, Illinois 60641  
Shaun - Supervisor - ABN AMRO Mortgage Group, Inc. - 7159 Corklan Drive -  
Jacksonville, Florida 32258  
Elena L. Enuscu - Legal Administrative Assistant - ABN AMRO Mortgage Group, Inc. -  
135 S. LaSalle Street - Chicago, Illinois 60603-0135  
Beth P. Ponder - Vice President, Customer Relations - ABN AMRO Mortgage Group, Inc. -  
7159 Corkland Drive - Jacksonville, Florida 32258  
Norm Bobbin - Chief Executive Officer - LaSalle Bank NA - 355 W. Dundee -  
Buffalo Grove, Illinois 60089  
Damien Bazan - Collections Department - ABN AMRO Mortgage, Inc. - 242 N. Harlem Avenue  
Norridge, Illinois 60706-1204  
Merilyn Rogers - Customer Relations - ABN AMRO Mortgage, Inc, - 7159 Corklan Drive -  
Jacksonville, Florida 32258

To Respondent(s):

ABN AMRO Mortgage Group, Inc.  
Attn: Tom Goldstein – President/Chief Financial Officer  
7159 Corkland Drive – Jacksonville, Florida 32258

From:

Violet A. Hooghkirk ©, Trustee,  
Secured Party – Barnway Trust  
c/o 772 Barnaby Place  
Wheeling, Illinois [60090]

ABN AMRO Mortgage Group, Inc.  
Attn: Thomas A. Rosiello – Secretary  
135 South LaSalle Street – Chicago, Illinois 60603

LaSalle Bank NA  
Attn: Norm Bobbin – Chief Executive Officer –  
1355 W. Dundee – Buffalo Grove, Illinois 60089

**NOTICE OF DEFUALT, AND ASSENT, DEMAND,  
and SECOND NOTICE OF RIGHTS**

13<sup>th</sup> day of the February month, in the year two thousand and six, Anno Domini,

Re: Affidavit of Truth (Supplement) dated January 28, 2006.

Loan No#00900194

Date: March 13, 2006

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**NOTICE OF DEFAULT**

On the 1<sup>st</sup> day of the month March, in the year two thousand and six to ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and/or their Agents, including, but not limited to Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Norm Bobbin – Chief Executive Officer, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration, Marie Shiffman – Collections Equity Dept., Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations, Isolene B. Jones- Loan Admin/litigation, received Affidavit of Truth (Supplement) dated January 28, 2006 from Presenter Secured Party – Creditor. As stated within the Affidavit of Truth (Supplement) point #17 "Affiant still to this day has not yet received full disclosure, and/or acknowledgement of the total credits placed into the interest-bearing escrow account resulting from the current revised not dishonored agreement with ABN AMRO Mortgage Group, Inc, LaSalle Bank N.A, and/or their Agents. Which on the front of the current instrument states "Negotiating this instrument constitutes full satisfaction and accord to this counter offer/contract, which I/we have read, which is endorsed hereunder with full knowledge of the negotiator of this instrument and is valid as the final agreement in spite of what may have been agreed to previously. Negotiating this instrument acknowledges this account was paid on time, and in full constituting resolution of all bona fide disputes between the mortgagee, mortgagor and the payor herein connection with mortgage/loan, as of December 5, 2004. The nature of the dispute and all parties hereto with knowledge of same, shall remain bound by an oath of irrevocable confidentiality, the breach of which by mortgagor or payor herein, being the only contingency hereof, capable of revoking this contract." And on the back of the current instrument states "Contract has been read & is entered into under the right to contract [Art. 1 Sec. 10 US Constitution, & UCC 3-311] with the full knowledge of the negotiator of this contract and is valid as the last agreement, notwithstanding what may have been agreed to previously. 0009000194 was paid in full on December 5, 2004. It is also agreed that all resulting overpayment of principal shall go into the interest-bearing escrow account. " In accordance with Art. 1 Sec. 10 US Constitution, and UCC 3-311, under the right to contract. Goes on to state regarding point #20 "It appears to the best of Affiant's knowledge that

ABN AMRO Mortgage, Inc., and LaSalle Bank NA, and/or their Agents/Officers have not ledger an equal credit and debit through their Treasury Tax and Loan Account in the amount stamped claim and the amount stipulated on the Tendered Bonded Registered Bill of Exchange. (invoice no 01561119041) as instructed clearly in the Letter of Advice to process and post Affiant's Silver Surety Bond as collateral in accordance with 31 CFR part 203 through their Treasury Tax and Loan Account." It further states in point #42 "Affiant has tendered a Negotiable Instrument which was not rejected within 72 hours with full disclosure by ABN AMRO Mortgage, Inc., and LaSalle Bank NA, and/or their Agents/Officers. ABN AMRO Mortgage, Inc., and LaSalle Bank NA, and/or their Agents/Officers are now mandated under HALLENBECK vs. LEIMERT 295, 122 US 116 (1935), and can now be held personally liable under the Erie and Clearfield Doctrines. Affiant can no longer be held liable for the face amount claim and all obligations are now discharged." ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers have failed to act upon this legal tender. Affiant did not receive any Rebuttal Point-for-Point from Claimants/Respondents regarding Affidavit of Truth (Supplement) dated January 28, 2006 which currently stands as Law and Truth in Commerce. Each Respondent, and/ or their Agents did not invoke the Fifth and sixth Amendment's of the Constitution for the United States of America. However, you were under Public Law 93-579; FOIA (5 USC 552); PA (5USC 552a) and U.C.C. 1-103.6, as administrative demands were made, with NOTICE, DEMAND AND CAVEAT, PRIOR TO RESPONSE. See Attachments.

DEMAND was, respectfully made to the named individual(s), ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and/or their Agents, including, but not limited to Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Norm Bobbin – Chief Executive Officer, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration, Marie Shiffman – Collections Equity Dept., Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations, Isolene B. Jones- Loan Admin/litigation, to provide DISCLOSURE regarding his/her/its actions.

Said named corporation/individual(s) ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and/or their Agents, including, but not limited to Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Norm Bobbin – Chief Executive Officer, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration, Marie Shiffman – Collections Equity Dept., Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations, Isolene B. Jones- Loan Admin/litigation, FAILED TO RESPOND and/or FAILED to provide ANY information or disclosure documents required by LAW, and demanded by the respondents notice and the questions.

By failure to do so, NOW and FOREVER each Respondent and their offices have yield to Estoppel, Waiver fraud, etc., under U.C.C. 1-103, 1-103.6 *nemo debet bis vexari pro una et eadem Causa*, and such willful refusal may subject each Respondent to Civil Liabilities or Criminal punishment.

**EACH RESPONDENT IS HEREBY NOTICED AND DEMANDED:** To desist and refrain from taking any further action in the above reference matter without liability therefore (cf. liability for personal damages, Pulliam v. Allen, 104 set. 1970, 1979), except to restore the

Secured Party to his/her former status, and that I have secured rights, privileges, privacy and immunities and each is so protected is valued at no less than one million dollars each, DEMAND IS FURTHER MADE to all governmental officials to protect me, and mine in my peaceful exercise or enjoyment of my rights, privileges, privacy, immunities, etc., (cf. Title 18 USC 241 142; Title 42 USC, 1983, Bivins v. Officials and agents, 403 US 388 (1971), Dykes v. Hosemann, 743 F2d 1488, (11 CA Dec. 1984).

**NOTICE OF LIEN:** Violation and/or invasion of any above denominated rights per violative, shall act as a lien upon the nonexempt property of each presentee as follows: Nonexempt household goods; and real estate; and future earnings; and other personal property.

**VERIFICATION:** I verify that a true copy of this Notice of Default, and Demand, was duly served upon the before named individual at the offices before stated via CERTIFIED MAIL NUMBER 700 3 22 60 000 7 4675 1438 Return Receipt, and that I am competent to testify in the matters herein stated; that I have personal knowledge of all of the facts which relate to this service and the above named response on the record; that the allegations stated herein are true and correct in entirety to be best of my knowledge, belief and upon information, the Undersigned Affiant, certifies, and declares under penalty of perjury, under the laws of the United States of America Title 28 USC 1746 (1)

Sealed this 14<sup>th</sup> day of the March month, in the Year of Our Lord Two Thousand and Six,

NOTICE TO THE AGENT IS NOTICE TO THE PRINCIPAL  
NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENT

Affiant: Violet A. Hooghink,  
Invoking U.C.C. 1-308 Without Prejudice

Cc: Robert McCallum of the, President's Corporate Fraud Task Force - DOJ  
950 Pennsylvania Ave NW - Washington, D.C. 20530  
Lisa Madigan - Attorney General - 500 S. Second St. - Springfield, Illinois 62706  
Lisa Madigan - Attorney General - 100 W. Randolph Street, 12<sup>th</sup> Floor - Chicago, Illinois 60601  
J. Russell George - Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Ira L. Hobbs - CIO - Treasury Data Integrity Board  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Kevin Brown - CSB/IRS SPH Office - 5000 Ellin Rd - Lanham, Maryland 20706  
Robert Cloonan - IRS - P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg - 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227  
Carol L. Tenyak - Agent - 135 South LaSalle Street, Suite 925 - Chicago, Illinois 60603  
Customer Service - Manager - ABN AMRO Mortgage Group, Inc -  
2600 W. Big Beaver Road - Troy, Michigan 48084-3326  
Tim Nuss - Manager - ABN AMRO Mortgage Group, Inc - 540 West Madison  
Chicago, Illinois 60661-6400 - (no longer w/company or can't find)  
John Purtell - Manager - LaSalle Bank NA -  
135 S. LaSalle Street Dept 8144 - Chicago, Illinois 60674-8144

Michael Jinga - Manager - LaSalle Bank NA – 4747 W. Irving Park Road -  
Chicago, Illinois 60641

Colleen Riddell - Loan Administration - Special Services Dept. ABN Amro Mortgage, Inc.  
2600 West Big Beaver Read - Troy, Michigan 48084-3318

Marie Shiffman – Collections Equity Dept. - LaSalle Bank NA  
4747 W. Irving Park Road - Chicago, Illinois 60641

Shaun - Supervisor - ABN AMRO Mortgage Group, Inc. -  
7159 Corklan Drive - Jacksonville, Florida 32258

Elena L. Enuscu - Legal Administrative Assistant – ABN AMRO Mortgage  
Group, Inc. - 135 S. LaSalle Street - Chicago, Illinois 60603-0135

Beth P. Ponder - Vice President, Customer Relations - ABN AMRO Mortgage  
Group, Inc. - 7159 Corkland Drive - Jacksonville, Florida 32258

Damien Bazan – Collections Department - ABN AMRO Mortgage, Inc. -  
242 N. Harlem Avenue - Norridge, Illinois 60706-1204

Marilyn Rogers – Customer Relations - ABN AMRO Mortgage, Inc.  
7159 Corklan Drive - Jacksonville, Florida 32258

Isolenc B. Jones- Loan Admin/litigation - ABN AMRO Mortgage Group, Inc  
7159 Corkland Drive – Jacksonville, Florida 32258

**AFFIDAVIT of TRUTH  
(Supplement)**

State of Illinois )  
County of Cook )

To Respondents: Tom Goldstein – President/Chief Financial Officer – ABN AMRO Mortgage Group, Inc - 7159 Corkland Drive – Jacksonville, Florida 32258  
 Thomas A. Rosiello – Secretary - ABN AMRO Mortgage Group, Inc  
 135 South LaSalle Street – Chicago, Illinois 60603  
 Carol L. Tenyak – Registered Agent – ABN AMRO Mortgage Group, Inc  
 135 South LaSalle Street, Suite 925 – Chicago, Illinois 60603  
 Customer Service - Manager - ABN AMRO Mortgage Group, Inc –  
 2600 W. Big Beaver Road - Troy, Michigan 48084-3326  
Tim Nuss - Manager - ABN AMRO Mortgage Group, Inc - 540 West Madison  
 Chicago, Illinois 60661-6400 - (no longer w/company or can't find)  
 John Purtell - Manager - LaSalle Bank NA –  
 135 S. LaSalle Street Dept 8144 - Chicago, Illinois 60674-8144  
 Michael Jinga - Manager - LaSalle Bank NA –  
 4747 W. Irving Park Road - Chicago, Illinois 60641  
 Colleen Riddell - Loan Administration - Special Services Dept. ABN Amro  
 Mortgage - 2600 West Big Beaver Read - Troy, Michigan 48084-3318  
 Marie Shiffman - Collections Equity Dept. - LaSalle Bank NA  
 4747 W. Irving Park Road - Chicago, Illinois 60641  
 Shaun - Supervisor - ABN AMRO Mortgage Group, Inc. -  
 7159 Corklan Drive - Jacksonville, Florida 32258  
 Elena L. Enuscu - Legal Administrative Assistant – ABN AMRO Mortgage  
 Group, Inc. - 135 S. LaSalle Street - Chicago, Illinois 60603-0135  
 Beth P. Ponder - Vice President, Customer Relations - ABN AMRO Mortgage  
 Group, Inc. - 7159 Corkland Drive - Jacksonville, Florida 32258  
 Norm Bobbin - Chief Executive Officer - LaSalle Bank NA  
 1355 W. Dundee – Buffalo Grove, Illinois 60089  
 Damien Bazan - Collections Department - ABN AMRO Mortgage, Inc. -  
 4242 N. Harlem Avenue - Norridge, Illinois 60706-1204  
 Marilyn Rogers - Customer Relations - ABN AMRO Mortgage, Inc.  
 7159 Corklan Drive - Jacksonville, Florida 32258  
 Isolene B. Jones- Loan Admin/litigation - ABN AMRO Mortgage Group, Inc  
 7159 Corkland Drive – Jacksonville, Florida 32258

Re: tendered Bonded Registered Bill of Exchange  
 Loan No#00900194

The Undersigned Affiant, Violet A. Hooghkirk © – Secured Party, hereinafter “Affiant” does solemnly swear, declare and state as follows:

1. Affiant is competent to state to the matters set forth herein.
2. Affiant has personal knowledge of the facts stated herein.
3. All the facts stated herein are true, correct, and complete, admissible as evidence, and if called upon as a witness, Affiant will testify to their veracity.

Plain Statement of Facts

4. Affiant on October 17, 2005 sent out a Seven (7) page Affidavit of Truth dated August 4, 2005 along with a 140 plus pages that had exhibits from “A” through “LL” to ABN AMRO

Mortgage Group, Inc, LaSalle Bank NA, and their Agents Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration - Special Services Dept, Marie Shiffman – Collections Equity Dept, Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Norm Bobbin – Chief Executive Officer, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations, which each Claimants/Respondents had Ten (10) days to respond to Affiant's Affidavit of Truth. Certified mail article no 7005 0390 0004 2805 0773, 0780, 0797, 0803, 7004 1160 0006 3714 2589, 2596. (Documents Sent, Verified, Acknowledged, and Received)

5. ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and their Agents received Affiant's Seven (7) page Affidavit of Truth dated August 4, 2005 on the 19<sup>th</sup> and 20<sup>th</sup> day of the month October, in the year two thousand and five. (Refer to line Four (4))
6. Affiant has not received any Point-for-Point Rebuttal from ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and their Agents Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration - Special Services Dept, Marie Shiffman – Collections Equity Dept, Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Norm Bobbin – Chief Executive Officer, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations. In lieu of Affiant's Seven (7) page Affidavit of Truth dated August 4, 2005 with the 140 plus pages that had exhibits from "A" through "LL" which was sent out on October 17, 2005. (Refer to line Four (4) and (5))
7. ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and their Agents Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration - Special Services Dept, Marie Shiffman – Collections Equity Dept, Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Norm Bobbin – Chief Executive Officer, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations are now in Default as of November 7, 2005, regarding Affiant's seven page Affidavit of Truth dated August 4, 2005 with the 140 plus pages that had exhibits from "A" through "LL", which now stands as Law and Truth in Commerce. (Refer to line Four (4) Five (5) and Six (6))
8. Affiant received a correspondence dated, October 11, 2005 from ABN AMRO Mortgage, Inc. - Loan Administration, alleging Affiant's "loan is in default." For response see line Thirteen (13)
9. Affiant received a correspondence dated, October 12, 2005 from a Thomas A. Rosiello – Secretary - ABN AMRO Mortgage, Inc. For response see line Thirteen (13)
10. Affiant received a correspondence dated October 20, 2005 from a Thomas A. Rosiello – Secretary - ABN AMRO Mortgage, Inc. alleging that Affiant is "becoming a victim of a crime." For response see line Thirteen (13)
11. Affiant on October 19, 2005 filed and recorded a Financing Statement with the Secretary of the State, of Illinois UCC Div., which Affiant updated her records regarding of the original UCC 1 (10289718 FS) vested interest. Commercial Transaction #10289718 FS. See Diversified Metal Products vs. T-Bow Company Trust, IRS 93-405-E-EJL et al, 1993. (Documents Sent, Verified, Acknowledged, and Recorded)
12. Affiant on October 24, 2005 sent a Legal Procedure letter to ABN AMRO Mortgage, Inc, LaSalle Bank NA, and their Agents/ Officers explaining that Affiant has completed a legal procedure with the Secretary of the State UCC Div. (Refer to Exhibit "E") Certified mail article no 7004 1160 0006 3714 2688. (Documents Sent, Verified, Acknowledged, and Received)

13. Affiant, on November 3, 2005, in response to letters dated October 11, 2005, and October 12, 2005, and October 20, 2005 sent a Three (3) Page Points and Authorities – *stare decisis*, to ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and their Agents Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration - Special Services Dept, Marie Shiffman – Collections Equity Dept, Shaun – Supervisor, Elena L. Enuscu - Legal Administrative/Assistant, Beth P. Ponder - Vice President, Customer Relations, Norm Bobbin – Chief Executive Officer, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations, as stated in Affiant's correspondence which reads "(Where)? In any of our communication of correspondences, did I ever introduce or imply that this had anything to do with "elimination of mortgage debt", and/or "debt elimination scheme" in this and past letters from you, and your office, in which you are saying I am "becoming a victim of a crime" according to your letter dated Oct 20, 2005. If this is criminal then, you need to expose this crime, in what we are using. You should bring this up and to the attention to the following: Department of Justice, Department of the Treasury, the Federal Reserve Board, Federal Registry, the Office of the Comptroller of the Currency, the Technical Support Division of the IRS, Analysis and Control division of the IRS, and the Depository Trust Corporation." (Refer to line Ten (10) Certified mail article no 7004 1350 0002 0399 5588, and 5565. (Documents Sent, Verified, Acknowledged, and Received)
14. Affiant has never received any response from ABN AMRO Mortgage, Inc, LaSalle Bank NA, and/ or their Agents/ Officers regarding Affiant's Three (3) Page Points and Authorities – *stare decisis* dated October 8, 2005 that Affiant sent out on November 3, 2005. (Refer to line Thirteen (13))
15. Affiant on November 3, 2005 sent the Third and Final Notice of Billing Statement to ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and their Agents Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration - Special Services Dept, Marie Shiffman – Collections Equity Dept, Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Norm Bobbin – Chief Executive Officer, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations, regarding the credits placed into the acknowledged interest-bearing Escrow Account, in accordance with the conditions of the contract as revised. Certified mail article no 7004 1160 0006 3714 2749. (Documents Sent, Verified, Acknowledged, and Received)
16. Affiant on November 16, 2005 send a Notice of Default, and Assent, Demand, and Second Notice of Rights to ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and their Agents Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration - Special Services Dept, Marie Shiffman – Collections Equity Dept, Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Norm Bobbin – Chief Executive Officer, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations, regarding Affiant's Seven (7) page Affidavit of Truth dated August 4, 2005 with the 140 plus pages that had exhibits from "A" through "LL", which now stands as Law and Truth in Commerce. (Refer to line Four (4) Five (5) Six (6) and Seven (7) Certified mail article no 7004 1350 0002 0399 5589. (Documents Sent, Verified, Acknowledged, and Received)
17. Affiant still to this day has not yet received full disclosure, and/or acknowledgement of the total credits placed into the interest-bearing escrow account resulting from the current revised not dishonored agreement with ABN AMRO Mortgage Group, Inc, LaSalle Bank N.A, and/or their Agents. Which on the front of the current instrument states "Negotiating this instrument constitutes full satisfaction and accord to this counter offer/contract, which I/we have read, which is endorsed Affidavit of Truth (Supplement) Dated December 28, 2005 – Certified mail article no. 7005 1820 0000 1882 8082

hereunder with full knowledge of the negotiator of this instrument and is valid as the final agreement in spite of what may have been agreed to previously. Negotiating this instrument acknowledges this account was paid on time, and in full constituting resolution of all bona fide disputes between the mortgagee, mortgagor and the payor herein connection with mortgage/loan, as of December 5, 2004. The nature of the dispute and all parties hereto with knowledge of same, shall remain bound by an oath of irrevocable confidelaity, the breach of which by mortgagor or payor herein, being the only contingency hereof, capable of revoking this contract." And on the back of the current instrument states "Contract has been read & is entered into under the right to contract [Art. 1 Sec. 10 US Constitution, & UCC 3-311] with the full knowledge of the negotiator of this contract and is valid as the last agreement, notwithstanding what may have been agreed to previously. 0009000194 was paid in full on December 5, 2004. It is also agreed that all resulting overpayment of principal shall go into the interest-bearing escrow account. In accordance with Art. 1 Sec. 10 US Constitution, and UCC 3-311, under the right to contract. (Documents Sent, Verified, Acknowledged, and Received as previously)

18. Affiant still to this day has not received any payments from ABN AMRO Mortgage, Inc., LaSalle Bank NA, and/or their Agents yet, regarding Affiant's Three (3) Billing Statements, which are dated, August 5, 2005, September 15, 2005 and October 25, 2005 in lieu of Affiant's current revised and honored contract which both ABN AMRO Mortgage, Inc., LaSalle Bank NA, and/or their Agents have already acknowledged. (Refer to Fifteen (15) (Documents Sent, Verified, Acknowledged, and Received)
19. Affiant on November 10, 2005 send a Notice of Default, and Assent, Demand, and Second Notice of Rights to ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and their Agents Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration - Special Services Dept, Marie Shiffman – Collections Equity Dept, Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Norm Bobbin – Chief Executive Officer, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations, as stated in Affiant's Notice of Default "On the 12<sup>th</sup>, and 15<sup>th</sup> day of the month August, on the 22<sup>nd</sup> day of the month September, and on the 7<sup>th</sup> day of the month November in the year two thousand and five ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and their Agents/ Officers received a Notice of Billing Statement – Dated, August 5, 2005, Second Notice of Billing Statement – Dated, September 15, 2005, and Third and Final Billing Statement – Dated, October 25, 2005 from Affiant. Affiant has not received any payments from any Respondent regarding, the Three Billing Statements as stated above in lieu of Affiant's verified acknowledged escrow account and deposits with the accrued interest to date, and Affiant's perfected and superior claim and vested interest." Certified mail article no 7004 1350 0002 0399 5688. (Documents Sent, Verified, Acknowledged, and Received)
20. It appears to the best of Affiant's knowledge that ABN AMRO Mortgage, Inc., and LaSalle Bank NA, and/or their Agents/Officers have not ledgerd an equal credit and debit through their Treasury Tax and Loan Account in the amount stamped claim and the amount stipulated on the Tendered Bonded Registered Bill of Exchange. (invoice no 01561119041) as instructed clearly in the Letter of Advice to process and post Affiant's Silver Surety Bond as collateral in accordance with 31 CFR part 203 through their Treasury Tax and Loan Account. Certified mail article no. 7004 1350 0002 0399 5367, and 7004 1350 0002 0399 5398. (Documents Sent, Verified, Acknowledged, and Received as previously)
21. Affiant on December 6, 2005 filed and recorded a Financing Statement with the Secretary of the State; of Illinois UCC Div., which Affiant updated her records again regarding and referencing the original UCC 1 filing (9830847 FS) vested and perfected interest. Commercial Transaction #10435110 FS. That included the total value received by the Claimants, including, but not limited to: the Tendered Negotiable Instrument. See Diversified Metal Products vs. T-Bow Company Trust, IRS 93-405-E-EJL et al, 1993. (Documents Sent, Verified, Acknowledged, and Recorded)

22. Affiant received a correspondence letter dated, December 5, 2005 from ABN AMRO Mortgage, Inc. - Loan Administration. For response see line Four (4) and Sixteen (16)
23. Affiant received a correspondence letter dated, December 5, 2005 from ABN AMRO Mortgage, Inc. - Loan Administration. For response see line Four (4) and Sixteen (16)
24. Affiant on December 15, 2005 sent a Legal Procedure letter to ABN AMRO Mortgage, Inc, LaSalle Bank NA, and their Agents/ Officers Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration - Special Services Dept, Marie Shiffman – Collections Equity Dept, Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Norm Bobbin – Chief Executive Officer, Damien Bazan – Collections Department, and Marilyn Rogers – Customer Relations, explaining that Affiant has complete a legal procedure, and letting the Claimants know that Affiant updated her records again regarding Affiant's vested interest, that the total value received by the Claimants, including, but not limited to: the Tendered Negotiable Instrument. (Refer to line Twenty-One (21) Certified mail article no 7003 2260 0007 6575 1087. (Documents Sent, Verified, Acknowledged, and Received)
25. Affiant received correspondence dated, December 16, 2005 from ABN AMRO Mortgage, Inc. - Tom Goldstein – President/Chief Financial Officer; regarding a computer tape containing information about Affiant and her mortgage account. According to ABN AMRO Mortgage, Inc., and their Agents the computer tape containing Affiant's information had been lost while being transported by DHL Courier service to a credit reporting company. For response see line Twenty-Seven (27)
26. Affiant on December 29, 2005 filed and recorded a Financing Statement with the Secretary of the State; of Illinois UCC Div., in which Affiant updated her records again regarding and referencing the original UCC 1 filing (9830847 FS) vested and perfected interest as Commercial Transaction #10514428 FS that included the total value received by the Claimants, including, but not limited to: the tendered Negotiable Instrument. See Diversified Metal Products vs. T-Bow Company Trust, IRS 93-405-E-EJL et al, 1993. (Documents Sent, Verified, Acknowledged, and Recorded)
27. Affiant on December 31, 2005 sent a letter to Tom Goldstein – President/Chief Financial Officer in response to his correspondence dated, December 16, 2005 (see line Twenty-Five (25), as stated in Affiant's letter "This is Notice and Demand that you fully disclose to me what you and ABN AMRO Mortgage, Inc. were sending out via DHL" and "this entire matter has not been satisfied to my satisfaction." Certified mail article no 7005 1820 0000 1882 5890. (Documents Sent, Verified, Acknowledged, and Received)
28. Affiant on or about January 3, 2006 received in the mail an alleged letter with appearance in style to a court document. Affiant on December 29, 2005 prepared and dated a letter and on January 3, 2006 presented same to and for Judge Quinn, Carolyn G., and had it file stamped.
29. Affiant on or about January 3, 2006 prepared and dated an Affidavit of Truth to and for Judge Quinn, Carolyn G. regarding the alleged documents. (See #31)
30. Affiant on January 5, 2006 has updated her records of the original UCC 1 vested interest. Affiant perfected her UCC 1 and UCC Addendum claim by filing and recording Affiant's perfected claim with the County of Cook, of Illinois. (Doc# 0600555133 and 0600555135) (Documents Sent, Verified, Acknowledged, and Recorded)
31. Affiant on January 7, 2006 sent the Affidavit of Truth, dated January 3, 2006 to and for Judge Quinn Carolyn G. Certified mail article no. 7005 1820 0000 1882 5920. (Documents Sent, Verified, Acknowledged, and Received)
32. Affiant received correspondence dated, January 9, 2006 from an Isolene B. Jones regarding a letter that ABN AMRO Mortgage, Inc., and LaSalle Bank NA, and/or their Agents/Officers

- received alleging a Notice of Lien against Affiant by Chelsea Cove Condominium Assoc. For response see line Thirty-Four (34)
33. Affiant received correspondence dated, January 12, 2006 from Judge Quinn, Carolyn G. that she was returning Affiant's Affidavit of Truth dated January 3, 2006. For response see line Thirty-Five (35)
34. Affiant on January 23, 2006 responded to a January 9, 2006 letter from Isolene B. Jones, ABN AMRO Mortgage Group, Inc. LaSalle Bank NA, and/or their Agents/Officers explaining that Affiant is in documented possession of the deposit within Claimants' Chelsea Cove Condominium Assoc. account, acknowledging the claims by the Claimants/ Chelsea Cove Condominium Assoc. have now been discharged and the dues are prepaid in full with extreme prejudice through the year 2100 AD. Along with Affiant's Claim of Lien (UCC 9-304) and Third and Final Billing Statement – Dated, October 25, 2005. (Refer to line Eighteen (18) Certified mail article no. 7005 1820 0000 1882 5999. (Documents Sent, Verified, Acknowledged, and Received)
35. Affiant on January 23, 2006 responded to letter dated January 12, 2006 from Judge Quinn, Carolyn G. Affiant thanked Judge Quinn, Carolyn G for responding and acknowledging receipt of Affiant's letter dated December 29, 2005 (Refer to Exhibits "V") and that Affiant was unaware that this was considered an ex-parte communication since Affiant has never been served as a party to any court action in this matter. Certified mail article no. 7005 1820 0000 1882 7986.
36. Affiant on January 27, 2006 sent a letter to Tom Goldstein – President/Chief Financial Officer. Affiant enquired as to why ABN AMRO Mortgage Group Inc., LaSalle Bank NA, and/or their Agents as to why Affiant had not yet received full disclosure, and/or acknowledgement of the total credits placed into the Interest-Bearing Escrow Account. (Documents Sent, Verified, Acknowledged, and Received as Previously) Affiant also has not received any acknowledgement or disclosure from ABN AMRO Mortgage Group, Inc, LaSalle Bank N.A, or their Agents regarding this matter. (Documents Sent, Verified, Acknowledged, and Received as Previously) Affiant has not yet received any payments from ABN AMRO Mortgage, Inc., LaSalle Bank NA, and/or their Agents regarding Affiant's Three Billing Statement(s) based on the current contract between the Affiant, and ABN AMRO Mortgage, Inc., LaSalle Bank NA, and/or their Agents. In accordance with the conditions of the contract as revised and acknowledged. (Documents Sent, Verified, Acknowledged, and Received as Previously) Affiant has not received any acknowledgement from ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers that the Negotiable Instruments were ever processed. (Refer to line Twenty (20) Certified mail article no. 7005 1820 0000 1882 5982. (Documents Sent, Verified, Acknowledged, and Received as Previously)
37. Affiant on January 28, 2006 sent a legal procedure letter to ABN AMRO Mortgage, Inc., and LaSalle Bank NA, and/or their Agents/Officers explaining that Affiant has completed a legal procedure, that the total value received by the Claimants including, but not limited to: the (two) tendered Negotiable Instruments the (tendered Bonded Registered Bill of Exchange), including any and all additional expenses arising from this matter. Affiant has in her possession A Banker's Guide to Processing the Bonded Bill of Exchange to assist LaSalle Bank NA, including, but not limited to ABN AMRO Mortgage Group, Inc., and/or their Agents/Officers if they were to request detail in processing the tendered Bill of Exchange. (This is described in an 11 step process titled Guide to Processing the Bonded Bill of Exchange), and is available for the Claimants to use upon request. Certified mail article no. 7005 1820 0000 1882 7955. (Documents Sent, Verified, Acknowledged, and Received)
38. Affiant on January 28, 2006 sent an Actual and Constructive Notice - Non Negotiable a current Notice of Billing Statement updated itemization of Affiant's vested interest, perfected claim and the amount due through January 24, 2006. Affiant has satisfied the requirements of

administrative law in this matter based on the numerous Notices of Default's absent the timely dishonor of ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers claim and response. All Copies of the Negotiable Instruments including other numerous substantial documents of real importance, value, and validity herein have already been presented as evidence for investigation and disposition to: Lisa Madigan - Attorney General, and Robert McCallum of the, President's corporate Fraud Task Force. Certified mail article no. 7005 1820 0000 1882 8013. (Documents Sent, Verified, Acknowledged, and Received)

39. Affiant has not received any Point-for-Point Rebuttal from ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and their Agents Tom Goldstein - President/Chief Financial Officer, Thomas A. Rosiello - Secretary, Carol L. Tenyak - Registered Agent, Customer Service - Manager, Tim Nuss - Manager, John Purtell - Manager, Michael Jinga - Manager, Colleen Riddell - Loan Administration - Special Services Dept, Marie Shiffman - Collections Equity Dept, Shaun - Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Norm Bobbin - Chief Executive Officer, Damien Bazan - Collections Department, and Merilyn Rogers - Customer Relations. Regarding Affiant's correspondence dated October 8, 2005 which was received on November 7, 2005. Certified mail article no 7004 1350 0002 0399 5558, and 5565. (Refer to line Thirteen (13)
40. Affiant on or about February 6, 2006 sent a Notice of Default, Demand, and Second Notice of Rights to ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and their Agents Tom Goldstein - President/Chief Financial Officer, Thomas A. Rosiello - Secretary, Carol L. Tenyak - Registered Agent, Customer Service - Manager, Tim Nuss - Manager, John Purtell - Manager, Michael Jinga - Manager, Colleen Riddell - Loan Administration - Special Services Dept, Marie Shiffman - Collections Equity Dept, Shaun - Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Norm Bobbin - Chief Executive Officer, Damien Bazan - Collections Department, and Merilyn Rogers - Customer Relations, regarding Affiant's correspondence dated October 8, 2005, which now stands as Law and Truth in Commerce. (Refer to line Thirteen (13) Certified mail article no 7004 1350 0002 0399 5558, and 5565.
41. Affiant on December 6, 2005 filed a UCC 11 with the Secretary of the State. The record shows no claims against VIOLET A. HOGHKIRK from any party in these proceedings
42. Affiant has tendered a Negotiable Instrument which was not rejected within 72 hours with full disclosure by ABN AMRO Mortgage, Inc., and LaSalle Bank NA, and/or their Agents/Officers. ABN AMRO Mortgage, Inc., and LaSalle Bank NA, and/or their Agents/Officers are now mandated under HALLENBECK vs. LEIMERT 295, 122 US 116 (1935), and can now be held personally liable under the Erie and Clearfield Doctrines. Affiant can no longer be held liable for the face amount claim and all obligations are now discharged. (Documents Sent, Verified, Acknowledged, and Received as previously) (Refer to Twenty (20)

#### Verification

43. The Undersigned Affiant, Violet A. Hooghkirk © - Secured Party, certifies, and declares under penalty of perjury, under the laws of the United States of America Title 28 USC 1746 (1) on Affiant's commercial liability that Affiant has read this Affidavit and issues the same with intent and understanding of purpose and does solemnly swear, declare and state that the statements, allegations, demands and contents contained herein are true, correct, and complete, not misleading, the truth, the whole truth and nothing but the truth.

**NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENTS  
NOTICE TO THE AGENTS IS NOTICE TO THE PRINCIPAL**

EACH RESPONDENT HAS TEN (10) DAYS IN WHICH TO REBUT THIS AFFIDAVIT POINT-FOR-POINT, FROM RECEIPT OF THIS AFFIDAVIT, UCC 1-204. A LACK OF RESPONSE FROM EACH RESPONDENT MEANS ASSENT TO THIS AFFIDAVIT AND A FAULT, UCC1-201(16) EXISTS CREATING FRAUD THROUGH MATERIAL MISPRESENTATION WHICH VITIATES ALL FORMS, CONTRACTS, AGREEMENTS, ETC. EXPRESSED OR IMPLIED, FROM THE BEGINNING, UCC 1-103.

FURTHER AFFIANT SAITH NOT

Date: January 28, 2006

Signed



Violet A. Hooghkirk ©, Trustee, Secured Party  
Barnway Trust  
C/o 772 Barnaby Place  
Wheeling, Illinois [60090]

Cc: Robert McCallum of the, President's Corporate Fraud Task Force - DOJ  
950 Pennsylvania Ave NW - Washington, D.C. 20530  
Lisa Madigan - Attorney General - 500 S. Second St. - Springfield, Illinois 62706  
Lisa Madigan - Attorney General - 100 W. Randolph Street, 12<sup>th</sup> Floor - Chicago, Illinois 60601  
J. Russell George - Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Ira L. Hobbs - CIO - Treasury Data Integrity Board  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Kevin Brown - CSB/IRS SPH Office - 5000 Ellin Rd - Lanham, Maryland 20706  
Robert Cloonan - IRS - P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg - 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227

To Respondent(s):

ABN AMRO Mortgage Group, Inc.  
Attn: Tom Goldstein - President/Chief Financial Officer  
7159 Corkland Drive - Jacksonville, Florida 32258

From:

Violet A. Hooghkirk ©, Trustee,  
Secured Party - Barnway Trust  
c/o 772 Barnaby Place  
Wheeling, Illinois [60090]

LaSalle Bank NA  
Attn: Norm Bobbin - Chief Executive Officer -  
1355 W. Dundee - Buffalo Grove, Illinois 60089 -

ABN AMRO Mortgage Group, Inc.  
Attn: Thomas A. Rosiello - Secretary -  
135 South LaSalle Street - Chicago, Illinois 60603

**NOTICE OF DEFUALT, DEMAND,  
and SECOND NOTICE OF RIGHTS**

15<sup>th</sup> day of the April month, in the year two thousand and six, Anno Domini,

Re: Notice and Demand - Cease and Desist Collection Activities Prior to Validation of Purported Debt,  
Dated March 7, 2006. Date: April 15, 2006

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**NOTICE OF DEFAULT**

On the 13<sup>th</sup> day of the month April, in the year two thousand and six Tom Goldstein - President/Chief Financial Officer, including, but not limited to: ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and/or their Agents/Officers, Thomas A. Rosiello - Registered Secretary, Norm Bobbin - Chief Executive Officer, Carol L. Tenyak - Agent, Customer Service - Manager, Tim Nuss - Manager, John Purtell - Manager, Michael Jinga - Manager, Colleen Riddell - Loan Administration, Marie Shiffman - Collections Equity Dept., Shaun - Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan - Collections Department, Merilyn Rogers - Customer Relations, and Isolene B. Jones - Loan Admin/litigation, received Cease and Desist Collection Activities Prior to Validation of Purported Debt, dated March 7, 2006 from Presentor Secured Party - Creditor. As stated within the Notice and Demand "Pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. Sec., 1601, 1692 et seq, this constitutes timely written Notice that I required to decline to pay the attached erroneous purported debt which is unsigned and unattested, and which I herein discharge and cancel in its entirety, with out dishonor, on the grounds of breach, false representation and fraud. This claim has been lawfully and fully discharged in accordance with The Administrative Procedures Act 5 USC 706 with acknowledgement from John W. Snow, Trustee, without dishonor." It further states "Individuals at ABN AMRO have obstructed proper processing. The CBC, UCC, FBC and high court decisions assert that these individuals can and will be held responsible for the full face value of the document. By such an unlawful act it is clear that these individuals now must bear the full financial responsibility themselves from which the Undersigned has been damaged. The Secured Party has the right and authority to have this obligation processed and lawfully discharged. Your agency must be accurate, trustworthy and honest in all your dealings as part of the good faith principle." It further states "The Undersigned Secured Party has satisfied the requirements of administrative law in this matter based on the numerous Notices of Default's absent the timely dishonor of ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers claim and response." It goes on to state "The documentation that ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers has sent out; letters dated March 8, 2005, June 21, 2005, July 6, 2005, July 28, 2005, August 24, 2005, September 2, 2005, Septcmber 12, 2005, Septcmber 21, 2005, September 28, 2005, September 30, 2005, October 11, 2005 October 12, 2005, October 20, 2005, November 4, 2005, December 5, 2005, December 5, 2005, December 16, 2005,

January 31, 2006, and now February 6, 2006, and February 22, 2006 contains false, deceptive and misleading representation, and allegations intended to intentionally pervert the truth for the purpose of inducing one, in reliance upon such, to part with property belonging to them and to surrender certain substantive legal and statutory rights. ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers are mandated by HALLENBECK vs. LEIMERT 295 US 116, 122 (1935), and can now be held personally liable under the Erie and Clearfield Doctrines, the Undersigned can not be held no longer accountable or liable for the face amount claims and all obligations are now discharged without dishonor in their entirety. To act upon this documentation would divest one of his/her property and their prerogative rights, resulting in a legal injury." Further states "Pursuant to 15 U.S.C., Sec. 1692 (g)(4) Validation of Debts. If ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers have evidence to validate their claim based on the numerous Notices of Default's absent the timely dishonor, if ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers, the documentation does not constitute fraudulent misrepresentation and that one owes this alleged debt, this is a demand that within (10) days, you provide such validation and supporting evidence to substantiate your claim. Until the requirements of the Fair Debt Practices Act have been met and your claim is validated, you have no jurisdiction to continue any collection activities." And last "Each and every attempt of such contact, in violation of this act, will constitute harassment, defamation of character and will subject your agency and/or board including any and all agents in his/her/their capacity, who take part in such harassment and defamation to liability for actual damages, as well as statutory damages up to \$ 10,000.00 for each and every violation plus a further liability for legal fees to be paid to any counsel which I may retain. Furthermore, absent such validation of your claim, you are prohibited from filing any notice of lien and/or levy and are also barred from reporting any derogatory credit information to any Credit Reporting Agency regarding this disputed purported debt." Each Claimants/Respondents had 10 days to respond. Affiant did not receive any Rebuttal Point-for-Point from any Claimants/Respondents regarding Cease and Desist Collection Activities Prior to Validation of Purported Debt, dated March 7, 2006. This matter now stands as Fact and Truth in Commerce. Each Claimants/Respondents, and/or their Agents did not invoke the Fifth and Sixth Amendment's of the Constitution for the United States of America. However, you were under Public Law 93-579; FOIA (5 USC 552); PA (5USC 552a) and U.C.C. 1-103.6, as administrative demands were made, with NOTICE, DEMAND AND CAVEAT, PRIOR TO RESPONSE. See Attachments.

DEMAND was, respectfully made to the named individual(s), Tom Goldstein – President/Chief Financial Officer, including, but not limited to: ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and/or their Agents/Officers, Thomas A. Rosiello – Registered Secretary, Norm Bobbin – Chief Executive Officer, Carol L. Tenyak – Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration, Marie Shiffman – Collections Equity Dept., Shaun – Supervisor, Elena L. Enusu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan – Collections Department, Merilyn Rogers – Customer Relations, and Isolene B. Jones - Loan Admin/litigation, to provide DISCLOSURE regarding his/her/its actions.

Said named corporation/individual(s) Tom Goldstein – President/Chief Financial Officer, including, but not limited to: ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and/or their Agents/Officers, Thomas A. Rosiello – Registered Secretary, Norm Bobbin – Chief Executive Officer, Carol L. Tenyak – Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration, Marie Shiffman – Collections Equity Dept., Shaun – Supervisor, Elena L. Enusu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan – Collections Department, Merilyn Rogers – Customer Relations, and Isolene B. Jones - Loan Admin/litigation, FAILED TO RESPOND and/or FAILED to provide ANY information or disclosure documents required by LAW, and demanded by the respondents notice and the questions.

By failure to do so, NOW and FOREVER each Respondent and their offices have yield to Estoppel, Waiver fraud, etc., under U.C.C. 1-103, 1-103.6 *nemo debet bis vexari pro una et eadem Causa*, and such willful refusal may subject each Respondent to Civil Liabilities or Criminal punishment.

**CONCLUSION** There is no controversy regarding the administrative record in this matter. All requirements of administrative law pertaining to this matter based on the numerous Notices of Default's absent the timely dishonor of each of the Claimants, and/or their Agents/Officers claims and responses. The claims by each of the Claimants and/or their Agents/Officers have been lawfully and legally discharged. Therefore, the law and *stare decisis* make it clear these claims and charges are dismissed with prejudice.

**EACH RESPONDENT IS HEREBY NOTICED AND DEMANDED:** To desist and refrain from taking any further action in the above reference matter without liability therefore (cf. liability for personal damages, Pulliam v. Allen, 104 set. 1970, 1979), except to restore the Secured Party to his/her former status, and that I have secured rights, privileges, privacy and immunities and each is so protected is valued at no less than one million dollars each, DEMAND IS FURTHER MADE to all governmental officials to protect me, and mine in my peaceful exercise or enjoyment of my rights, privileges, privacy, immunities, etc., (cf. Title 18 USC 241 142; Title 42 USC, 1983, Bivins v. Officials and agents, 403 US 388 (1971), Dykes v. Hosemann, 743 F2d 1488, (11 CA Dec. 1984).

**NOTICE OF LIEN:** Violation and/or invasion of any above denominated rights per violative, shall act as a lien upon the nonexempt property of each presentee as follows: Nonexempt household goods; and real estate; and future earnings; and other personal property.

**VERIFICATION:** I verify that a true copy of this Notice of Default, and Demand, was duly served upon the before named individual at the offices before stated via CERTIFIED MAIL NUMBER 1045 0390 0022 4012 0476. Return Receipt, and that I am competent to testify in the matters herein stated; that I have personal knowledge of all of the facts which relate to this service and the above named response on the record; that the allegations stated herein are true and correct in entirety to be best of my knowledge, belief and upon information, the Undersigned Affiant, certifies, and declares under penalty of perjury, under the laws of the United States of America Title 28 USC 1746 (1)

Sealed this 16<sup>th</sup> day of the April month, in the Year of Our Lord Two Thousand and Six,

NOTICE TO THE AGENTS IS NOTICE TO THE PRINCIPAL/NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENTS

Affiant: Violet A. Haughwark,  
Invoking U.C.C. 1-308 Without Prejudice

Cc: Robert McCallum of the, President's Corporate Fraud Task Force – DOJ  
950 Pennsylvania Ave NW – Washington, D.C. 20530

Lisa Madigan - Attorney General – 500 S. Second St. – Springfield, Illinois 62706

Lisa Madigan - Attorney General – 100 W. Randolph Street, 12<sup>th</sup> Floor – Chicago, Illinois 60601

J. Russell George – Acting Treasury Inspector General for Tax Administration

1500 Pennsylvania Ave NW – Washington, D.C. 20224

Ira L. Hobbs – CIO – Treasury Data Integrity Board - 1500 Pennsylvania Ave NW – Washington, D.C. 20224

To Respondent(s):

ABN AMRO Mortgage Group, Inc.  
Attn: Tom Goldstein - President/Chief Financial Officer  
7159 Corkland Drive - Jacksonville, Florida 32258

From:

Violet A. Hooghkirk ©, Trustee,  
Secured Party - Barnway Trust  
c/o 772 Barnaby Place  
Wheeling, Illinois [60090]

LaSalle Bank NA  
Attn: Norm Bobbin - Chief Executive Officer -  
1355 W. Dundee Buffalo Grove, Illinois 60089 -

ABN AMRO Mortgage Group, Inc.  
Attn: Thomas A. Rosicello - Secretary -  
135 South LaSalle Street - Chicago, Illinois 60603

**NOTICE OF DEFUALT, DEMAND,  
and SECOND NOTICE OF RIGHTS**

15<sup>th</sup> day of the April month, in the year two thousand and six, Anno Domini,

Re: Notice and Demand - Cease and Desist Collection Activities Prior to Validation of Purported Debt,  
Dated March 7, 2006. Date: April 15, 2006

---

**NOTICE OF DEFAULT**

On the 13<sup>th</sup> day of the month April, in the year two thousand and six Tom Goldstein - President/Chief Financial Officer, including, but not limited to: ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, and/or their Agents/Officers, Thomas A. Rosicello - Registered Secretary, Norm Bobbin - Chief Executive Officer, Carol L. Tcnyak - Agent, Customer Service - Manager, Tim Nuss - Manager, John Purtell - Manager, Michael Jinga - Manager, Colleen Riddell - Loan Administration, Marie Shiffman - Collections Equity Dept., Shaun - Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan - Collections Department, Merilyn Rogers - Customer Relations, and Isolene B. Jones - Loan Admin/litigation, received Cease and Desist Collection Activities Prior to Validation of Purported Debt, dated March 7, 2006 from Presentor Secured Party - Creditor. As stated within the Notice and Demand "Pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. Sec., 1601, 1692 et seq, this constitutes timely written Notice that I required to decline to pay the attached erroneous purported debt which is unsigned and unattested, and which I herein discharge and cancel in its entirety, with out dishonor, on the grounds of breach, false representation and fraud. This claim has been lawfully and fully discharged in accordance with The Administrative Procedures Act 5 USC 706 with acknowledgement from John W. Snow, Trustee, without dishonor." It further states "Individuals at ABN AMRO have obstructed proper processing. The CBC, UCC, FBC and high court decisions assert that these individuals can and will be held responsible for the full face value of the document. By such an unlawful act it is clear that these individuals now must bear the full financial responsibility themselves from which the Undersigned has been damaged. The Secured Party has the right and authority to have this obligation processed and lawfully discharged. Your agency must be accurate, trustworthy and honest in all your dealings as part of the good faith principle." It further states "The Undersigned Secured Party has satisfied the requirements of administrative law in this matter based on the numerous Notices of Default's absent the timely dishonor of ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers claim and response." It goes on to state "The documentation that ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers has sent out; letters dated March 8, 2005, June 21, 2005, July 6, 2005, July 28, 2005, August 24, 2005, September 2, 2005, September 12, 2005, September 21, 2005, September 28, 2005, September 30, 2005, October 11, 2005, October 12, 2005, October 20, 2005, November 4, 2005, December 5, 2005, December 16, 2005,

January 31, 2006, and now February 6, 2006, and February 22, 2006 contains false, deceptive and misleading representation, and allegations intended to intentionally pervert the truth for the purpose of inducing one, in reliance upon such, to part with property belonging to them and to surrender certain substantive legal and statutory rights. ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers are mandated by HALLENBECK vs. LEIMERT 295 US 116, 122 (1935), and can now be held personally liable under the Erie and Clearfield Doctrines, the Undersigned can not be held no longer accountable or liable for the face amount claims and all obligations are now discharged without dishonor in their entirety. To act upon this documentation would divest one of his/her property and their prerogative rights, resulting in a legal injury." Further states "Pursuant to 15 U.S.C., Sec. 1692 (g)(4) Validation of Debts. If ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers have evidence to validate their claim based on the numerous Notices of Default's absent the timely dishonor, if ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers, the documentation does not constitute fraudulent misrepresentation and that one owes this alleged debt, this is a demand that within (10) days, you provide such validation and supporting evidence to substantiate your claim. Until the requirements of the Fair Debt Practices Act have been met and your claim is validated, you have no jurisdiction to continue any collection activities." And last "Each and every attempt of such contact, in violation of this act, will constitute harassment, defamation of character and will subject your agency and/or board including any and all agents in his/her/their capacity, who take part in such harassment and defamation to liability for actual damages, as well as statutory damages up to \$ 10,000.00 for each and every violation plus a further liability for legal fees to be paid to any counsel which I may retain. Furthermore, absent such validation of your claim, you are prohibited from filing any notice of lien and/or levy and are also barred from reporting any derogatory credit information to any Credit Reporting Agency regarding this disputed purported debt." Each Claimants/Respondents had 10 days to respond. Affiant did not receive any Rebuttal Point-for-Point from any Claimants/Respondents regarding Cease and Desist Collection Activities Prior to Validation of Purported Debt, dated March 7, 2006. This matter now stands as Fact and Truth in Commerce. Each Claimants/Respondents, and/or their Agents did not invoke the Fifth and Sixth Amendment's of the Constitution for the United States of America. However, you were under Public Law 93-579; FOIA (5 USC 552); PA (5USC 552a) and U.C.C. 1-103.6, as administrative demands were made, with NOTICE, DEMAND AND CAVEAT, PRIOR TO RESPONSE. See Attachments.

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By failure to do so, NOW and FOREVER each Respondent and their offices have yield to Estoppel, Waiver fraud, etc., under U.C.C. 1-103, 1-103.6 *nemo debet bis vexari pro una et eadē Causā*, and such willful refusal may subject each Respondent to Civil Liabilities or Criminal punishment.

**CONCLUSION** There is no controversy regarding the administrative record in this matter. All requirements of administrative law pertaining to this matter based on the numerous Notices of Default's absent the timely dishonor of each of the Claimants, and/or their Agents/Officers claims and responses. The claims by each of the Claimants and/or their Agents/Officers have been lawfully and legally discharged. Therefore, the law and *stare decisis* make it clear these claims and charges are dismissed with prejudice.

**EACH RESPONDENT IS HEREBY NOTICED AND DEMANDED:** To desist and refrain from taking any further action in the above reference matter without liability therefore (cf. liability for personal damages, Pulliam v. Allen, 104 set. 1970, 1979), except to restore the Secured Party to his/her former status, and that I have secured rights, privileges, privacy and immunities and each is so protected is valued at no less than one million dollars each, DEMAND IS FURTHER MADE to all governmental officials to protect me, and mine in my peaceful exercise or enjoyment of my rights, privileges, privacy, immunities, etc., (cf. Title 18 USC 241 142; Title 42 USC, 1983, Bivins v. Officials and agents, 403 US 388 (1971), Dykes v. Hosemann, 743 F2d 1488, (11 CA Dec. 1984).

**NOTICE OF LIEN:** Violation and/or invasion of any above denominated rights per violative, shall act as a lien upon the nonexempt property of each presentee as follows: Nonexempt household goods; and real estate; and future earnings; and other personal property.

**VERIFICATION:** I verify that a true copy of this Notice of Default, and Demand, was duly served upon the before named individual at the offices before stated via CERTIFIED MAIL NUMBER 2005 0390 0022 0012 0676 Return Receipt, and that I am competent to testify in the matters herein stated; that I have personal knowledge of all of the facts which relate to this service and the above named response on the record; that the allegations stated herein are true and correct in entirety to be best of my knowledge, belief and upon information, the Undersigned Affiant, certifies, and declares under penalty of perjury, under the laws of the United States of America Title 28 USC 1746 (1)

Sealed this 16<sup>th</sup> day of the April month, in the Year of Our Lord Two Thousand and Six,

NOTICE TO THE AGENTS IS NOTICE TO THE PRINCIPAL/NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENTS

Affiant: Violet A. Haughbank,  
Invoking U.C.C. 1-308 Without Prejudice

Cc: Robert McCallum of the, President's Corporate Fraud Task Force - DOJ  
950 Pennsylvania Ave NW - Washington, D.C. 20530

Lisa Madigan - Attorney General - 500 S. Second St. - Springfield, Illinois 62706

Lisa Madigan - Attorney General - 100 W. Randolph Street, 12<sup>th</sup> Floor - Chicago, Illinois 60601

J. Russell George - Acting Treasury Inspector General for Tax Administration

1500 Pennsylvania Ave NW - Washington, D.C. 20224

Ira L. Hobbs - CIO - Treasury Data Integrity Board - 1500 Pennsylvania Ave NW - Washington, D.C. 20224

Kevin Brown - CSB/IRS SPH Office - 5000 Ellin Rd - Lanham, Maryland 20706  
Robert Cloonan - IRS - P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg - 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227  
Brian W. Jones - CLC - USDOE - 400 Maryland Ave SW - Washington, D.C. 20202  
Carol L. Tenyak - Registered Agent - 135 South LaSalle Street, Suite 925 - Chicago, Illinois 60603  
Customer Service - Manager - ABN AMRO Mortgage Group, Inc -  
2600 W. Big Beaver Road - Troy, Michigan 48084-3326  
Tim Nuss - Manager - ABN AMRO Mortgage Group, Inc - 540 West Madison  
Chicago, Illinois 60661-6400 - (no longer w/company or can't find)  
John Purtell - Manager - LaSalle Bank NA - 135 S. LaSalle Street Dept 8144 - Chicago, Illinois 60674-8144  
Michael Jinga - Manager - LaSalle Bank NA - 4747 W. Irving Park Road - Chicago, Illinois 60641  
Colleen Riddell - Loan Administration - Special Services Dept. ABN Amro  
2600 West Big Beaver Read - Troy, Michigan 48084-3318  
Marie Shiffman - Collections Equity Dept. - LaSalle Bank NA -  
4747 W. Irving Park Road - Chicago, Illinois 60641  
Shaun - Supervisor - ABN AMRO Mortgage Group, Inc. - 7159 Corklan Drive - Jacksonville, Florida 32258  
Elena L. Enescu - Legal Administrative Assistant - ABN AMRO Mortgage Group, Inc. -  
135 S. LaSalle Street - Chicago, Illinois 60603-0135  
Beth P. Ponder - Vice President, Customer Relations - ABN AMRO Mortgage Group, Inc. -  
7159 Corkland Drive - Jacksonville, Florida 32258  
Damien Bazan - Collections Department - ABN AMRO Mortgage, Inc. -  
4242 N. Harlem Avenue - Norridge, Illinois 60706-1204  
Merilyn Rogers - Customer Relations - ABN AMRO Mortgage, Inc.  
7159 Corklan Drive - Jacksonville, Florida 32258  
Isolene B. Jones - Loan Admin/Litigation - ABN AMRO Mortgage Group, Inc.  
7159 Corklan Drive - Jacksonville, Florida 32258

**NOTICE AND DEMAND**

ABN AMRO Mortgage Group, Inc.  
 Attn: Tom Goldstein - President/Chief Financial Officer  
 7159 Corkland Drive  
 Jacksonville, Florida 32258

Violet A. Hooghkirk ©, Trustee,  
 Secured Party – Barnway Trust  
 C/o 772 Barnaby place  
 Wheeling, Illinois [60090]

Re: Loan #0009000194, and 206-07300418352 (Both Discharged)

**CEASE AND DESIST COLLECTION ACTIVITIES PRIOR TO VALIDATION OF PURPORTED DEBT**

Pursuant to the **Fair Debt Collection Practices Act, 15 U.S.C. Sec., 1601, 1692 et seq.**, this constitutes timely written Notice that I required to decline to pay the attached erroneous purported debt which is unsigned and unattested, and which I herein discharge and cancel in its entirety, with out dishonor, on the grounds of breach, false representation and fraud. This claim has been lawfully and fully discharged in accordance with The Administrative Procedures Act 5 USC 706 with acknowledgement from John W. Snow, Trustee, without dishonor.

15 U.S.C., Sec. 1692 (e) states that a "false, deceptive, and misleading presentation, in connection with the collection of any debt" includes the false representation of the character or legal status of any debt. It further identifies as a deceptive practice any threat to take any action which cannot be legally taken.

It appears that ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents have attempted in this instance to unlawfully and illegally usurp the authority that only resides in the Secretary of the Treasury. Federal Regulations and the Courts identify such actions as FRAUD. You are required to process all negotiable instruments not selectively nor arbitrarily.

Individuals at ABN AMRO have obstructed proper processing. The CBC, UCC, FBC and high court decisions assert that these individuals can and will be held responsible for the full face value of the document. By such an unlawful act it is clear that these individuals now must bear the full financial responsibility themselves from which the Undersigned has been damaged. The Secured Party has the right and authority to have this obligation processed and lawfully discharged. Your agency must be accurate, trustworthy and honest in all your dealings as part of the good faith principle.

The Undersigned Secured Party has satisfied the requirements of administrative law in this matter based on the numerous Notices of Default's absent the timely dishonor of ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers claim and response.

The documentation that ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers has sent out; letters dated March 8, 2005, June 21, 2005, July 6, 2005, July 28, 2005, August 24, 2005, September 2, 2005, September 12, 2005, September 21, 2005, September 28, 2005, September 30, 2005, October 11, 2005 October 12, 2005, October 20, 2005, November 4, 2005, December 5, 2005, December 5, 2005, December 16, 2005, January 31, 2006, and now February 6, 2006, and February 22, 2006 contains false, deceptive and misleading representation, and allegations intended to intentionally pervert the truth for the purpose of inducing one, in reliance upon such, to part with property belonging to them and to surrender certain substantive legal and statutory rights. ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers are mandated by HALLENBECK vs. LEIMERT 295 US 116, 122 (1935), and can now be held personally liable under the Erie and Clearfield Doctrines, the Undersigned can not be held no longer accountable or liable for the face amount claims and all obligations are now discharged without dishonor in their entirety. To act upon this documentation would divest one of his/her property and their prerogative rights, resulting in a legal injury.

Pursuant to 15 U.S.C., Sec. 1692 (g)(4) **Validation of Debts**. If ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers have evidence to validate their claim based on the numerous Notices of Default's absent the timely dishonor, if ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers, the documentation does not constitute fraudulent misrepresentation and that one owes this alleged debt, this is a demand that within (10) days, you provide such validation and supporting evidence to substantiate your claim. Until the requirements of the **Fair Debt Practices Act** have been met and your claim is validated, you have no jurisdiction to continue any collection activities.

ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers are now instructed to carefully respect the Undersigned Secured Party's legal and lawful rights in this matter. As a result of the numerous Notices of Default's any future mail will be considered fraudulent. See In Public Clearing House v. Coyne, 194 U.S. 497, 506-508, this Court said: "such printed matter or merchandise as may seem objectionable to local policy." All documentation in this matter from this time forward will be forwarded over to: Lisa Madigan - Attorney General for investigation and disposition.

This is Constructive Notice that, absent the validation of ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers claim within (10) days, you must Cease and Desist immediately any collection activity now and forever, from any and all collection action, and are hereby prohibited from contacting me through the mail, by telephone, in person, at my home, or at work. You are further prohibited from contacting my bank, my employer or any third party. Each and every attempt of such contact, in violation of this act, will constitute harassment, defamation of character and will subject your agency and/or board including any and all agents in his/her/their capacity, who take part in such harassment and defamation to liability for actual damages, as well as statutory damages up to \$ 10,000.00 for each and every violation plus a further liability for legal fees to be paid to any counsel which I may retain. Furthermore, absent such validation of your claim, you are prohibited from filing any notice of lien and/or levy and are also barred from reporting any derogatory credit information to any Credit Reporting Agency regarding this disputed purported debt.

I hereby attest that, to the best of my knowledge and belief that the above information is true correct and complete, the Undersigned Affiant, certifies, and declares under penalty of perjury, under the laws of the United States of America Title 28 USC 1746 (1)

By the Seal of,

Date: March 7, 2006

Violet A. Hooghkirk ©, Trustee, Secured Party  
- Creditor UCC 1-308

Cc: Robert McCallum of the, President's Corporate Fraud Task Force - DOJ  
950 Pennsylvania Ave NW - Washington, D.C. 20530  
Lisa Madigan - Attorney General - 500 S. Second St. - Springfield, Illinois 62706  
Lisa Madigan - Attorney General - 100 W. Randolph Street, 12<sup>th</sup> Floor - Chicago, Illinois 60601  
J. Russell George - Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Ira L. Hobbs - CIO - Treasury Data Integrity Board - 1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Kevin Brown - CSB/IRS SPH Office - 5000 Ellin Rd - Lanham, Maryland 20706  
Robert Cloonan - IRS - P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg - 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227  
Norm Bobbin - Chief Executive Officer - LaSalle Bank NA - 1355 W. Dundee - Buffalo Grove, Illinois 60089  
Thomas A. Rosiello - Secretary - ABN AMRO Mortgage Group, Inc.  
135 South LaSalle Street - Chicago, Illinois 60603  
Carol L. Tenyak - Registered Agent - ABN AMRO Mortgage Group, Inc.  
135 South LaSalle Street, Suite 925 - Chicago, Illinois 60603  
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2600 W. Big Beaver Road - Troy, Michigan 48084-3326  
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Chicago, Illinois 60661-6400 - (no longer w/company or can't find)  
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Michael Jinga - Manager - LaSalle Bank NA - 4747 W. Irving Park Road - Chicago, Illinois 60641  
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4747 W. Irving Park Road - Chicago, Illinois 60641  
Shaun - Supervisor - ABN AMRO Mortgage Group, Inc. -  
7159 Corklan Drive - Jacksonville, Florida 32258 Group, Inc.  
Elena L. Enescu - Legal Administrative Assistant - ABN AMRO Mortgage  
135 S. LaSalle Street - Chicago, Illinois 60603-0135  
Beth P. Ponder - Vice President, Customer Relations - ABN AMRO Mortgage  
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Damien Bazan - Collections Department - ABN AMRO Mortgage, Inc. -  
4242 N. Harlem Avenue - Norridge, Illinois 60706-1204  
Marilyn Rogers - Customer Relations - ABN AMRO Mortgage, Inc. -  
7159 Corklan Drive - Jacksonville, Florida 32258  
Isolene B. Jones - Loan Admin/Litigation - ABN AMRO Mortgage Group, Inc.  
7159 Corklan Drive - Jacksonville, Florida 32258 Group, Inc.

**NOTICE AND DEMAND**

ABN AMRO Mortgage Group, Inc.  
 Attn: Tom Goldstein - President/Chief Financial Officer  
 7159 Corkland Drive  
 Jacksonville, Florida 32258

Violet A. Hooghkirk ©, Trustee,  
 Secured Party – Barnway Trust  
 C/o 772 Barnaby place  
 Wheeling, Illinois [60090]

Re: Loan #0009000194, and 206-07300418352 (Both Discharged)

**CEASE AND DESIST COLLECTION ACTIVITIES PRIOR TO VALIDATION OF PURPORTED DEBT**

Pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. Sec., 1601, 1692 et seq, this constitutes timely written Notice that I required to decline to pay the attached erroneous purported debt which is unsigned and unattested, and which I herein discharge and cancel in its entirety, with out dishonor, on the grounds of breach, false representation and fraud. This claim has been lawfully and fully discharged in accordance with The Administrative Procedures Act 5 USC 706 with acknowledgement from John W. Snow, Trustee, without dishonor.

15 U.S.C., Sec. 1692 (e) states that a “false, deceptive, and misleading presentation, in connection with the collection of any debt” includes the false representation of the character or legal status of any debt. It further identifies as a deceptive practice any threat to take any action which cannot be legally taken.

It appears that ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents have attempted in this instance to unlawfully and illegally usurp the authority that only resides in the Secretary of the Treasury. Federal Regulations and the Courts identify such actions as FRAUD. You are required to process all negotiable instruments not selectively nor arbitrarily.

Individuals at ABN AMRO have obstructed proper processing. The CBC, UCC, FBC and high court decisions assert that these individuals can and will be held responsible for the full face value of the document. By such an unlawful act it is clear that these individuals now must bear the full financial responsibility themselves from which the Undersigned has been damaged. The Secured Party has the right and authority to have this obligation processed and lawfully discharged. Your agency must be accurate, trustworthy and honest in all your dealings as part of the good faith principle.

The Undersigned Secured Party has satisfied the requirements of administrative law in this matter based on the numerous Notices of Default's absent the timely dishonor of ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers claim and response.

The documentation that ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers has sent out; letters dated March 8, 2005, June 21, 2005, July 6, 2005, July 28, 2005, August 24, 2005, September 2, 2005, September 12, 2005, September 21, 2005, September 28, 2005, September 30, 2005, October 11, 2005 October 12, 2005, October 20, 2005, November 4, 2005, December 5, 2005, December 5, 2005, December 16, 2005, January 31, 2006, and now February 6, 2006, and February 22, 2006 contains false, deceptive and misleading representation, and allegations intended to intentionally pervert the truth for the purpose of inducing one, in reliance upon such, to part with property belonging to them and to surrender certain substantive legal and statutory rights. ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers are mandated by HALLENBECK vs. LEIMERT 295 US 116, 122 (1935), and can now be held personally liable under the Erie and Clearfield Doctrines, the Undersigned can not be held no longer accountable or liable for the face amount claims and all obligations are now discharged without dishonor in their entirety. To act upon this documentation would divest one of his/her property and their prerogative rights, resulting in a legal injury.

Pursuant to 15 U.S.C., Sec. 1692 (g)(4) **Validation of Debts**. If ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers have evidence to validate their claim based on the numerous Notices of Default's absent the timely dishonor, if ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers, the documentation does not constitute fraudulent misrepresentation and that one owes this alleged debt, this is a demand that within (10) days, you provide such validation and supporting evidence to substantiate your claim. Until the requirements of the **Fair Debt Practices Act** have been met and your claim is validated, you have no jurisdiction to continue any collection activities.

ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers are now instructed to carefully respect the Undersigned Secured Party's legal and lawful rights in this matter. As a result of the numerous Notices of Default's any future mail will be considered fraudulent. See In Public Clearing House v. Coyne, 194 U.S. 497, 506-508, this Court said: “such printed matter or merchandise as may seem objectionable to local policy.” All documentation in this matter from this time forward will be forwarded over to: Lisa Madigan - Attorney General for investigation and disposition.

This is Constructive Notice that, absent the validation of ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers claim within (10) days, you must Cease and Desist immediately any collection activity now and forever, from any and all collection action, and are hereby prohibited from contacting me through the mail, by telephone, in person, at my home, or at work. You are further prohibited from contacting my bank, my employer or any third party. Each and every attempt of such contact, in violation of this act, will constitute harassment, defamation of character and will subject your agency and/or board including any and all agents in his/her/their capacity, who take part in such harassment and defamation to liability for actual damages, as well as statutory damages up to \$ 10,000.00 for each and every violation plus a further liability for legal fees to be paid to any counsel which I may retain. Furthermore, absent such validation of your claim, you are prohibited from filing any notice of lien and/or levy and are also barred from reporting any derogatory credit information to any Credit Reporting Agency regarding this disputed purported debt.

I hereby attest that, to the best of my knowledge and belief that the above information is true correct and complete. the Undersigned Affiant, certifies, and declares under penalty of perjury, under the laws of the United States of America Title 28 USC 1746 (1)

By the Seal of,

Date: March 7, 2006

Violet A. Hooghkirk ©, Trustee, Secured Party  
- Creditor UCC 1-308

Cc: Robert McCallum of the, President's Corporate Fraud Task Force – DOJ  
950 Pennsylvania Ave NW - Washington, D.C. 20530  
Lisa Madigan - Attorney General – 500 S. Second St. – Springfield, Illinois 62706  
Lisa Madigan - Attorney General - 100 W. Randolph Street, 12<sup>th</sup> Floor – Chicago, Illinois 60601  
J. Russell George – Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Ira L. Hobbs – CIO – Treasury Data Integrity Board - 1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Kevin Brown – CSB/IRS SPH Office – 5000 Ellin Rd – Lanham, Maryland 20706  
Robert Cloonan – IRS – P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg – 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227  
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Thomas A. Rosiello – Secretary - ABN AMRO Mortgage Group, Inc  
135 South LaSalle Street - Chicago, Illinois 60603  
Carol L. Tenyak – Registered Agent – ABN AMRO Mortgage Group, Inc  
135 South LaSalle Street, Suite 925 - Chicago, Illinois 60603  
Customer Service - Manager - ABN AMRO Mortgage Group, Inc -  
2600 W. Big Beaver Road - Troy, Michigan 48084-3326  
Tim Nuss - Manager - ABN AMRO Mortgage Group, Inc - 540 West Madison -  
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2600 West Big Beaver Read - Troy, Michigan 48084-3318  
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4747 W. Irving Park Road - Chicago, Illinois 60641  
Shaun - Supervisor - ABN AMRO Mortgage Group, Inc. -  
7159 Corklan Drive - Jacksonville, Florida 32258 Group, Inc.  
Elena L. Enuscu - Legal Administrative Assistant – ABN AMRO Mortgage  
135 S. LaSalle Street - Chicago, Illinois 60603-0135  
Beth P. Ponder - Vice President, Customer Relations - ABN AMRO Mortgage  
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7159 Corklan Drive - Jacksonville, Florida 32258  
Isolene B. Jones - Loan Admin/Litigation - ABN AMRO Mortgage Group, Inc.  
7159 Corklan Drive - Jacksonville, Florida 32258 Group, Inc.

To Respondent(s):

ABN AMRO Mortgage Group, Inc.  
Attn: Tom Goldstein – President/Chief Financial Officer  
7159 Corkland Drive -- Jacksonville, Florida 32258

From:

Violet A. Hooghkirk ©, Trustee,  
Secured Party – Barnway Trust  
c/o 772 Barnaby Place  
Wheeling, Illinois 60090

ABN AMRO Mortgage Group, Inc.  
Attn: Thomas A. Rosiello – Secretary  
135 South LaSalle Street -- Chicago, Illinois 60603

LaSalle Bank NA  
Attn: Norm Bobbin – Chief Executive Officer –  
1355 W. Dundee – Buffalo Grove, Illinois 60089

**NOTICE OF DEFUALT, DEMAND,  
and SECOND NOTICE OF RIGHTS**

26<sup>th</sup> day of the February month, in the year two thousand and six, Anno Domini,

Re: Correspondence dated January 12, 2006.  
Loan No#00900194

Date: February 26, 2006

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**NOTICE OF DEFAULT**

On the 30<sup>th</sup> day of the month January, in the year two thousand and six Tom Goldstein – President/Chief Financial Officer, received Correspondence dated January 12, 2006, from Presenter Secured Party – Creditor. As states within the letter “The Undersigned Secured Party has in her possession A Banker’s Guide to Processing the Bonded Bill of Exchange. To assist if LaSalle Bank NA requests detail in processing the tendered Bill of Exchange. (This is described in an 11 step process titled Guide to Processing the Bonded Bill of Exchange) please contact me so we can provide this detail and arrangements to process the Negotiable Instrument.” Goes on to state “The Undersigned has not yet received full disclosure, and/or acknowledgement of the total credits placed into the Interest-Bearing Escrow Account as of these dates *December 20, 2004, January 27, 2005, February 15, 2005, March 24, 2005, April 21, 2005, June 3, 2005, June 3, 2005, and, July 20, 2005*, that was previously sent to ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, or your Agents.” it further states “The Undersigned has in her possession an acknowledgement of a current not dishonored contract instrument. Note on the front and back of the Instrument the statement, “Endorsement of this Instrument acknowledges full discharge of this claim.” You and your Agents have accepted and endorsed the Undersigned’s newly revised contracted Instrument as of July 20, 2005 with acknowledgment receipt.” also states “Again I am puzzled. The Undersigned has not yet received any payments from ABN AMRO Mortgage, Inc., LaSalle Bank NA, or their Agents regarding the Undersigned Three (3) Notice of Billing Statement(s) dated *August 5, 2005, September 15, 2005, and October 25, 2005*, which based on the current contract between the Undersigned, and ABN AMRO Mortgage, Inc., LaSalle Bank NA, and/or their Agents. All Instruments/ documents sited herein which were previously sent to you and your Agents.” in accordance with the conditions of the contract as revised, and “The Undersigned has not received any full disclosure from ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, or their Agents nor has received any evidence the Negotiable Instrument was ever processed through their Treasury Tax and Loan Account. The Undersigned has tendered a lawful legal tender to discharge this whole claim.” ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, or your Agents/Officers have failed to act upon this legal tender. The Negotiable Instrument which it was not rejected within 72 hours with full disclosure. The Letter of Advice is now “**Void where prohibited by Law**” ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, or your Agents/Officers are now mandated under HELLENBECK vs. LEIMERT, 296 U.S. 116, 122, and can now be held personally liable under the Erie and Clearfield Doctrines. Under law the Undersigned, Secured Party can no longer be held accountable or liable for the

face amount and all obligations are now discharged in its entirety. Affiant did not receive any Rebuttal Point-for-Point from Claimant/Respondent regarding Correspondence dated January 12, 2006 which now currently stands as Law and Truth in Commerce. Each Respondent, and/or their Agents did not invoke the Fifth and sixth Amendment's of the Constitution for the United States of America. However, you were under Public Law 93-579; FOIA (5 USC 552); PA (5USC 552a) and U.C.C. 1-103.6, as administrative demands were made, with NOTICE, DEMAND AND CAVEAT, PRIOR TO RESPONSE. See Attachments.

DEMAND was, respectfully made to the named individual(s), Tom Goldstein – President/Chief Financial Officer, to provide DISCLOSURE regarding his/her/its actions.

Said named corporation/individual(s) Tom Goldstein – President/Chief Financial Officer, FAILED TO RESPOND and/or FAILED to provide ANY information or disclosure documents required by LAW, and demanded by the respondents notice and the questions.

By failure to do so, NOW and FOREVER each Respondent and their offices have yield to Estoppel, Waiver fraud, etc., under U.C.C. 1-103, 1-103.6 *nemo debet bis vexari pro una et eadem Causa*, and such willful refusal may subject each Respondent to Civil Liabilities or Criminal punishment.

**EACH RESPONDENT IS HEREBY NOTICED AND DEMANDED:** To desist and refrain from taking any further action in the above reference matter without liability therefore (cf. liability for personal damages, Pulliam v. Allen, 104 set. 1970, 1979), except to restore the Secured Party to his/her former status, and that I have secured rights, privileges, privacy and immunities and each is so protected is valued at no less than one million dollars each, DEMAND IS FURTHER MADE to all governmental officials to protect me, and mine in my peaceful exercise or enjoyment of my rights, privileges, privacy, immunities, etc., (cf. Title 18 USC 241 142; Title 42 USC, 1983, Bivins v. Officials and agents, 403 US 388 (1971), Dykes v. Hosemann, 743 F2d 1488, (11 CA Dec. 1984)).

**NOTICE OF LIEN:** Violation and/or invasion of any above denominated rights per violative, shall act as a lien upon the nonexempt property of each presentee as follows: Nonexempt household goods; and real estate; and future earnings; and other personal property.

**VERIFICATION:** I verify that a true copy of this Notice of Default, and Demand, was duly served upon the before named individual at the offices before stated via CERTIFIED MAIL NUMBER 7005 1810 0000 1812 7467, Return Receipt, and that I am competent to testify in the matters herein stated; that I have personal knowledge of all of the facts which relate to this service and the above named response on the record; that the allegations stated herein are true and correct in entirety to be best of my knowledge, belief and upon information, the Undersigned Affiant, certifies, and declares under penalty of perjury, under the laws of the united States of America Title 28 USC 1746 (1)

Sealed this 27<sup>th</sup> day of the February month, in the Year of Our Lord Two Thousand and Six,

NOTICE TO THE AGENT IS NOTICE TO THE PRINCIPAL  
NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENT

Affiant: Violet A. Haugland,  
Invoking U.C.C. 1-308 Without Prejudice

Cc: Robert McCallum of the, President's Corporate Fraud Task Force - DOJ  
950 Pennsylvania Ave NW - Washington, D.C. 20530

Lisa Madigan - Attorney General - 500 S. Second St. - Springfield, Illinois 62706

Lisa Madigan - Attorney General - 100 W. Randolph Street, 12<sup>th</sup> Floor - Chicago, Illinois 60601

J. Russell George - Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW - Washington, D.C. 20224

Ira L. Hobbs - CIO - Treasury Data Integrity Board  
1500 Pennsylvania Ave NW - Washington, D.C. 20224

Kevin Brown - CSB/IRS SPH Office - 5000 Ellin Rd - Lanham, Maryland 20706

Robert Cloonan - IRS - P.O. Box 245 Bensalem, Pennsylvania 19020

Richard L. Gregg - 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227

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Damien Bazan - Collections Department - ABN AMRO Mortgage, Inc. -  
242 N. Harlem Avenue - Norridge, Illinois 60706-1204

Marilyn Rogers - Customer Relations - ABN AMRO Mortgage, Inc.  
7159 Corklan Drive - Jacksonville, Florida 32258

Isolene B. Jones- Loan Admin/litigation - ABN AMRO Mortgage Group, Inc  
7159 Corkland Drive - Jacksonville, Florida 32258

**From the Memo Desk of  
Violet A. Hooghkirk - Secured Party**

Certified Mail Article No. 70051820 0000 1882 5982

ABN AMRO Mortgage Group, Inc.  
Attn: Tom Goldstein –  
President - Chief Financial Officer  
7159 Corkland Drive  
Jacksonville, Florida 32258

Violet A. Hooghkirk ©, Trustee,  
Secured Party – Barnway Trust  
c/o 772 Barnaby Place  
Wheeling, Illinois [60090]

**Re: Acknowledged Agreement, and tendered Bonded Registered Bill of Exchange.**  
Loan No#00900194

Dear Mr. Tom Goldstein,

January 12, 2006

Frankly, I am puzzled. The Undersigned Secured Party has not received any response from ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, or their Agents. The Undersigned has not yet received full disclosure, and/or acknowledgement of the total credits placed into the Interest-Bearing Escrow Account as of these dates *December 20, 2004, January 27, 2005, February 15, 2005, March 24, 2005, April 21, 2005, June 3, 2005, June 3, 2005, and, July 20, 2005*, that was previously sent to ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, or your Agents. (Documents Sent, Verified, Acknowledged, and Received)

The Undersigned herein now inquires regarding the newly revised not dishonored agreement that the Secured Party has with ABN AMRO Mortgage Group, Inc, LaSalle Bank N.A, or their Agents. The Undersigned has not received any acknowledgement or disclosure from ABN AMRO Mortgage Group, Inc, LaSalle Bank N.A, or their Agents regarding this matter. The Undersigned on July 19, 2005 sent out a newly revised Instrument of the original agreement with receipt that The Undersigned has in her possession. (Documents Sent, Verified, Acknowledged, and Received)

The Undersigned has in her possession an acknowledgement of a current not dishonored contract instrument. Note on the front and back of the Instrument the statement, "Endorsement of this Instrument acknowledges full discharge of this claim." You and your Agents have accepted and endorsed the Undersigned's newly revised contracted Instrument as of July 20, 2005 with acknowledgement receipt. (Documents Sent, Verified, Acknowledged, and Received)

Again I am puzzled. The Undersigned has not yet received any payments from ABN AMRO Mortgage, Inc., LaSalle Bank NA, or their Agents regarding the Undersigned Three (3) Notice of Billing Statement(s) dated *August 5, 2005, September 15, 2005, and October 25, 2005*, which based on the current contract between the Undersigned, and ABN AMRO Mortgage, Inc., LaSalle Bank NA, and/or their Agents. All Instruments/ documents sited herein which were previously sent to you and your Agents. (Documents Sent, Verified, Acknowledged, and Received)

The Undersigned Secured Party herein notes there has been no response received, and it appears ABN AMRO Mortgage Group, Inc., LaSalle Bank NA or your Agents may be questioning the validity of the tendered Bonded Registered Bill of Exchange including the

Undersigned's Letter of Advice - Actual and Constructive Notice – *stare decisis*, and the claim "Accepted for Value" that was received on December 6, 2004 though dated November 19, 2004 at you Chicago location branch ABN AMRO Mortgage Group, Inc. in Chicago.

The Undersigned on March 7, 2005 faxed Sixteen (16) documents fax no. (TX/RX No 1244) with a cover fax letter, copies were sent to your office in the Florida branch to the attention of Shaun – Supervisor, and Stan Rhoads – President - Chief Financial Officer now (Tom Goldstein). The following documents included were

- 1) Letter of Advice – *stare decisis*, dated November 19, 2004,
- 2) tendered Bonded Registered Bill of Exchange. Dated November 19, 2004,
- 3) Two legal procedure letters dated October 15, and 25, 2004.

The Undersigned has not received any full disclosure from ABN AMRO Mortgage Group, Inc, LaSalle Bank NA, or their Agents nor has received any evidence the Negotiable Instrument was ever processed through their Treasury Tax and Loan Account. The Undersigned has tendered a lawful legal tender to discharge this whole claim.

The Undersigned has not received any acknowledgement from ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, or your Agents/Officers that the Negotiable Instruments were ever processed. ABN AMRO Mortgage Group, Inc., through their bank LaSalle Bank NA should have ledgered an equal credit and debit through their Treasury Tax and Loan Account in the amount stamped claim and the amount stipulated on the tendered Bonded Registered Bill of Exchange. (invoice no 01561119041) as instructed clearly in the Letter of Advice to process and post Affiant's Silver Surety Bond as collateral in accordance with 31 CFR part 203 through their Treasury Tax and Loan Account. The documents have been received by the Secretary of the Treasury and honored by John W. Snow, in accordance with the Administration Procedure Act at 5 U.S.C. 706, and forwarded over to the Analysis and Control Division of the IRS. (Documents Sent, Verified, Acknowledged, and Received)

If LaSalle Bank NA has already processed the Negotiable Instrument through their Treasury Tax and Loan Account please send an acknowledgement receipt to the Undersigned, Secured Party that the full amount has been credited and debited in the proper account from the Secured Party's Personal UCC Contract Trust. The amount stipulated on the instrument received by ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and your Agents/Officers was the full amount of the claim \$97,775.77 that was stipulated on the tendered Bill of Exchange.

To assist you in processing the Negotiable Instrument the Undersigned is herein sending a copy of what was previously sent to ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and your Agents/Officers. The Undersigned Secured Party has in her possession A Banker's Guide to Processing the Bonded Bill of Exchange. To assist if LaSalle Bank NA requests detail in processing the tendered Bill of Exchange. (This is described in an 11 step process titled Guide to Processing the Bonded Bill of Exchange) please contact me so we can provide this detail and arrangements to process the Negotiable Instrument.

Please be advised that ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, or your Agents/Officers have failed to act upon this legal tender. The Negotiable Instrument which it was not rejected within 72 hours with full disclosure. The Letter of Advice is now "Void where prohibited by Law" ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, or your Agents/Officers are now mandated under HELLENBECK vs. LEIMERT, 296 U.S. 116, 122, and

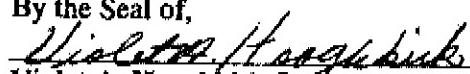
can now be held personally liable under the Erie and Clearfield Doctrines. Under law the Undersigned, Secured Party can no longer be held accountable or liable for the face amount and all obligations are now discharged in its entirety.

This is Actual and Constructive Notice there is no controversy in this matter. The Analysis and Control Division of the IRS has already received the tendered Bonded Registered Bill of Exchange from the Secretary of the Treasury, and the full face amount is now tendered through Affiant's Personal UCC Contract Trust. The Undersigned, thanks you again for your acknowledgment of the current contract.

NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENTS/ NOTICE TO THE AGENTS IS NOTICE TO THE PRINCIPAL.

Mr. Goldstein, this matter has not been satisfied to my satisfaction. If you have any questions or concerns please do not hesitate to contact me so closure can be attained in this matter.

Thank you, I await your response in this matter,

Sincerely  
By the Seal of,  
  
Violet A. Hooghkirk © Trustee, Secured Party

Cc: Lisa Madigan - Attorney General – 500 S. Second St. – Springfield, Illinois 62706  
Lisa Madigan - Attorney General – 100 W. Randolph Street, 12<sup>th</sup> Floor – Chicago, Illinois 60601

To Respondent(s):

ABN AMRO Mortgage Group, Inc  
Attn: Tom Goldstein – President/Chief Financial Officer  
7159 Corkland Drive – Jacksonville, Florida 32258

LaSalle Bank NA  
Attn: Norm Bobbin – Chief Executive Officer –  
1355 W. Dundee – Buffalo Grove, Illinois 60089

From:

Violet A. Hooghkirk ©, Trustee,  
Secured Party – Barnway Trust  
c/o 772 Barnaby Place  
Wheeling, Illinois [60090]

**NOTICE OF DEFUALT, DEMAND,  
and SECOND NOTICE OF RIGHTS**

2<sup>nd</sup> day of the month February, in the year two thousand and six, Anno Domini,

Re: Correspondence dated December 2, 2005  
Loan No#206-07300418352

Date: February 2, 2006

**NOTICE OF DEFAULT**

On the 12<sup>th</sup> day of the month December, in the year two thousand and five Norm Bobbin – Chief Executive Officer, LaSalle Bank NA including, but not limited to ABN AMRO Mortgage Group, Inc., Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration, Marie Shiffman – Collections Equity Dept., Shaun – Supervisor, Elena L. Enescu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations, received Correspondence dated December 27, 2005 Certified mail article no. 7004 1350 0002 0399 5671 from Presenter Secured Party – Creditor. As stated in the letter “I am inquiring as to why there has been no response from LaSalle Bank NA, and you’re Agents/Officers regarding the Letter of Advice - Actual and Constructive Notice – *stare decisis*, and the claim “Accepted for Value” that was mailed and dated May 25, 2005 to your Chicago location branch LaSalle Bank NA in Chicago?” The letter went on to state that “I am resending a copy of what was send to the Chicago branch LaSalle NA – 135 - Dept. 8144 – Chicago, Illinois 60674-8144 so you are able to or your agents can process this tendered negotiable instrument through your banks Treasury Tax and Loan Account.” Affiant has not received any response or Rebuttal Point-for-Point from any Respondent regarding Affiant’s Correspondence dated December 2, 2005 which now stands as Law and Truth in Commerce. Each Respondent, and/ or their Agents did not invoke the Fifth and Sixth Amendment’s of the Constitution for the United States of America. However, you were under Public Law 93-579; FOIA (5 USC 552); PA (SUSC 552a) and U.C.C. I-103.6, as administrative demands were made, with NOTICE, DEMAND AND CAVEAT, PRIOR TO RESPONSE. See Attachments.

DEMAND was, respectfully made to the named individual(s), Norm Bobbin – Chief Executive Officer, LaSalle Bank NA including, but not limited to ABN AMRO Mortgage Group, Inc., Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager,

Michael Jinga – Manager, Colleen Riddell - Loan Administration, Marie Shiffman – Collections Equity Dept., Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations, to provide DISCLOSURE regarding his/her/its actions.

Said named corporation/individual(s) Norm Bobbin – Chief Executive Officer, LaSalle Bank NA including, but not limited to ABN AMRO Mortgage Group, Inc., Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration, Marie Shiffman – Collections Equity Dept., Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations, FAILED TO RESPOND and/or FAILED to provide ANY information or disclosure documents required by LAW, and demanded by the respondents notice and the questions.

By failure to do so, NOW and FOREVER each Respondent and their offices have yield to Estoppel, Waiver fraud, etc., under U.C.C. 1-103, 1-103.6 *nemo debet bis vexari pro una et eadem Causa*, and such willful refusal may subject each Respondent to Civil Liabilities or Criminal punishment.

**EACH RESPONDENT IS HEREBY NOTICED AND DEMANDED:** To desist and refrain from taking any further action in the above reference matter without liability therefore (cf. liability for personal damages, Pulliam v. Allen, 104 set. 1970, 1979), except to restore the Secured Party to his/her former status, and that I have secured rights, privileges, privacy and immunities and each is so protected is valued at no less than one million dollars each, DEMAND IS FURTHER MADE to all governmental officials to protect me, and mine in my peaceful exercise or enjoyment of my rights, privileges, privacy, immunities, etc., (cf. Title 18 USC 241 142; Title 42 USC, 1983, Bivins v. Officials and agents, 403 US 388 (1971), Dykes v. Hosemann, 743 F2d 1488, (11 CA Dec. 1984).

**NOTICE OF LIEN:** Violation and/or invasion of any above denominated rights per violative, shall act as a lien upon the nonexempt property of each presentee as follows: Nonexempt household goods; and real estate; and future earnings; and other personal property.

**VERIFICATION:** The Undersigned Affiant verifies that a true copy of this Notice of Default, and Demand, was duly served upon the before named individual at the offices before stated via CERTIFIED MAIL NUMBER 2005182000019828051, Return Receipt, and that I am competent to testify in the matters herein stated; that I have personal knowledge of all of the facts which relate to this service and the above named response on the record; that the allegations stated herein are true and correct in entirety to be best of my knowledge, belief and upon information, the Undersigned Affiant, certifies, and declares under penalty of perjury, under the laws of the united States of America Title 28 USC 1746 (1)

Sealed this 5<sup>th</sup> day of the February month, in the Year of Our Lord Two Thousand and Six,

NOTICE TO THE AGENT IS NOTICE TO THE PRINCIPAL  
NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENT

Affiant: *Violet A. Hongshuk*  
Invoking U.C.C. 1-308 Without Prejudice

Cc: Robert McCallum of the, President's Corporate Fraud Task Force - DOJ  
950 Pennsylvania Ave NW - Washington, D.C. 20530  
Lisa Madigan - Attorney General - 500 S. Second St. - Springfield, Illinois 62706  
Lisa Madigan - Attorney General - 100 W. Randolph Street, 12<sup>th</sup> Floor - Chicago, Illinois 60601  
J. Russell George - Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Ira L. Hobbs - CIO - Treasury Data Integrity Board  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Kevin Brown - CSB/IRS SPH Office - 5000 Ellin Rd - Lanham, Maryland 20706  
Robert Cloonan - IRS - P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg - 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227  
Thomas A. Rosicello - Secretary - ABN AMRO Mortgage Group, Inc  
135 South LaSalle Street - Chicago, Illinois 60603  
Customer Service - Manager - ABN AMRO Mortgage Group, Inc -  
2600 W. Big Beaver Road - Troy, Michigan 48084-3326  
Tim Nuss - Manager - ABN AMRO Mortgage Group, Inc - 540 West Madison  
Chicago, Illinois 60661-6400 - (no longer w/company or can't find)  
John Purtell - Manager - LaSalle Bank NA -  
135 S. LaSalle Street Dept 8144 - Chicago, Illinois 60674-8144  
Michael Jinga - Manager - LaSalle Bank NA - 4747 W. Irving Park Road -  
Chicago, Illinois 60641  
Colleen Riddell - Loan Administration - Special Services Dept. ABN Amro Mortgage, Inc.  
2600 West Big Beaver Read - Troy, Michigan 48084-3318  
Marie Shiffman - Collections Equity Dept. - LaSalle Bank NA  
4747 W. Irving Park Road - Chicago, Illinois 60641  
Shaun - Supervisor - ABN AMRO Mortgage Group, Inc. -  
7159 Corklan Drive - Jacksonville, Florida 32258  
Elena I. Enuscu - Legal Administrative Assistant - ABN AMRO Mortgage  
Group, Inc. - 135 S. LaSalle Street - Chicago, Illinois 60603-0135  
Beth P. Ponder - Vice President, Customer Relations - ABN AMRO Mortgage  
Group, Inc. - 7159 Corkland Drive - Jacksonville, Florida 32258  
Damien Bazan - Collections Department - ABN AMRO Mortgage, Inc. -  
242 N. Harlem Avenue - Norridge, Illinois 60706-1204  
Merilyn Rogers - Customer Relations - ABN AMRO Mortgage, Inc.  
7159 Corklan Drive - Jacksonville, Florida 32258  
Isolene B. Jones- Loan Admin/litigation - ABN AMRO Mortgage Group, Inc  
7159 Corkland Drive – Jacksonville, Florida 32258

From the Memo Desk of  
Violet A. Hooghkirk - Secured Party

Certified Mail Article No. 700413500002 0399 5671

LaSalle Bank NA  
Attn: Norm Bobbin - Chief Executive Officer  
1355 W. Dundee Road  
Buffalo Grove, Illinois 60089

Violet A. Hooghkirk ©, Secured Party  
c/o 772 Barnaby Place  
Wheeling, Illinois [60090]

Re: Letter of Advice - Dated May 25, 2005  
Loan #206-07300418352  
Dear Mr. Norm Bobbin,

December 2, 2005

I am inquiring as to why there has been no response from LaSalle Bank NA, and you're Agents/ Officers regarding the Letter of Advice - Actual and Constructive Notice - *stare decisis*, and the claim "Accepted for Value" that was mailed and dated May 25, 2005 to your Chicago location branch LaSalle Bank NA in Chicago?

I am resending a copy of what was send to the Chicago branch LaSalle NA - 135 - Dept. 8144 - Chicago, Illinois 60674-8144 so you are able to or your agents can process this tendered negotiable instrument through your banks Treasury Tax and Loan Account (See Attached). I am puzzled that your agency has not responded to the Letter of Advice regarding the Bonded Registered Bill of Exchange, which was previously sent which has already been tendered. I have tendered a lawful legal tender to discharge this whole claim which has not been responded to by your offices and/ or agents.

Please be advised that since LaSalle Bank NA, and your Agents/Officers have failed to act upon this legal tender. See Certified Mail Article No. 7004 2510 0005 3326 2198 - original Letter of Advice previously mailed which is in your files and received. Under law Affiant is no longer to be held responsible or liable for the face amount claim and all obligation is now discharged.

I would like to make sure that you understand that the Letter of Advice is now "Void where prohibited by Law" not rejected within 72 hours with full disclosure See HELLENBECK vs. LEIMERT, 296 U.S. 116. In addition, LaSalle Bank NA, and your Agents/Officers are now responsible for the full face amount as mandated under the Erie and Clearfield Doctrines. Please understand that the Analysis and Control Division of the IRS has already received the Bonded Registered Bill of Exchange from the Secretary of the Treasury, and the full face amount is now tendered through Affiant's Personal UCC Contract Trust.

NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENTS/ NOTICE TO THE AGENTS IS NOTICE TO THE PRINCIPAL

Sincerely

By the Seal of,

  
Violet A. Hooghkirk

Violet A. Hooghkirk ©, Secured Party

Cc: Tom Goldstein - President - Chief Financial Officer - ABN AMRO Mortgage Group, Inc  
Mortgage Group, Inc - 7159 Corkland Drive - Jacksonville, Florida 32258

Thomas A. Rosiello – Secretary - ABN AMRO Mortgage Group, Inc –  
135 South LaSalle Street – Chicago, Illinois 60603  
Carol L. Tenyak – Agent - 135 South LaSalle Street, Suite 925 – Chicago, Illinois 60603  
Robert McCallum of the, President's Corporate Fraud Task Force – Washington, D.C. 20530  
Lisa Madigan - Attorney General – 500 S. Second St. – Springfield, Illinois 62706  
Lisa Madigan - Attorney General – 100 W. Randolph Street, 12<sup>th</sup> Floor – Chicago, Illinois 60601  
J. Russell George – Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Ira L. Hobbs – CIO – Treasury Data Integrity Board  
1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Kevin Brown – CSB/IRS SPH Office – 5000 Ellin Rd – Lanham, Maryland 20706  
Robert Cloonan – IRS – P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg – 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227  
Customer Service - Manager - ABN AMRO Mortgage Group, Inc –  
2600 W. Big Beaver Road - Troy, Michigan 48084-3326  
Tim Nuss - Manager - ABN AMRO Mortgage Group, Inc  
540 West Madison - Chicago, Illinois 60661-6400  
John Purtell - Manager - LaSalle Bank NA – 135 S. LaSalle Street Dept 8144 -  
Chicago, Illinois 60674-8144  
Michael Jinga - Manager - LaSalle Bank NA – 4747 W. Irving Park Road  
Chicago, Illinois 60641  
Colleen Riddell - Loan Administration - Special Services Dept. ABN Amro  
Mortgage - 2600 West Big Beaver Read - Troy, Michigan 48084-3318  
Marie Shiffman – Collections Equity Dept. -LaSalle Bank NA - 4747 W. Irving Park Road –  
Chicago, Illinois 60641  
Shaun - Supervisor - ABN AMRO Mortgage Group, Inc. - 7159 Corklan Drive –  
Jacksonville, Florida 32258  
Elena L. Enuscu - Legal Administrative Assistant – ABN AMRO Mortgage Group, Inc. –  
135 S. LaSalle Street - Chicago, Illinois 60603-0135  
Beth P. Ponder - Vice President, Customer Relations - ABN AMRO Mortgage Group, Inc. –  
7159 Corkland Drive - Jacksonville, Florida 32258  
Norm Bobbin – Chief Executive Officer - LaSalle Bank NA - 355 W. Dundee –  
Buffalo Grove, Illinois 60089  
Damien Bazan – Collections Department - ABN AMRO Mortgage, Inc. - 242 N. Harlem Avenue  
Norridge, Illinois 60706-1204  
Merilyn Rogers – Customer Relations - ABN AMRO Mortgage, Inc, - 7159 Corklan Drive –  
Jacksonville, Florida 32258

**To Respondent(s):**

LaSalle Bank NA  
 Attn: Norm Bobbin – Chief Executive Officer –  
 1355 W. Dundee – Buffalo Grove, Illinois 60089

ABN AMRO Mortgage Group, Inc.  
 Attn: Tom Goldstein – President/Chief Financial Officer  
 7159 Corkland Drive – Jacksonville, Florida 32258

ABN AMRO Mortgage Group, Inc.  
 Attn: Thomas A. Rosiello – Secretary  
 135 South LaSalle Street – Chicago, Illinois 60603

**From:**

Violet A. Hooghkirk ©, Trustee,  
 Secured Party – Barnway Trust  
 c/o 772 Barnaby Place  
 Wheeling, Illinois [60090]

**NOTICE OF DEFUALT, DEMAND,  
 and SECOND NOTICE OF RIGHTS**

1<sup>st</sup> day of the March month, in the year two thousand and six, Anno Domini,

**Re:** Correspondence dated January 9, 2006.

Loan No#206-07300418352

Date: March 1, 2006

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**NOTICE OF DEFAULT**

On the 30<sup>th</sup> day of the month January, in the year two thousand and six Norm Bobbin – Chief Executive Officer, including, but not limited to Tom Goldstein – President/Chief Financial Officer, and Carol L. Tenyak – Registered Agent, received Correspondence dated January 9, 2006, from Presenter Secured Party – Creditor. As states within the letter “To assist you in processing the Negotiable Instrument the Undersigned is herein sending a copy of what was previously sent to LaSalle Bank NA, ABN AMRO Mortgage Group, Inc., and your Agents/Officers. The Undersigned Secured Party has in her possession A Banker’s Guide to Processing the Bonded Bill of Exchange. To assist if LaSalle Bank NA requests detail in processing the tendered Bill of Exchange. (This is described in an 11 step process titled Guide to Processing the Bonded Bill of Exchange) please contact me so we can provide this detail and arrangements to process the Negotiable Instrument.”, Goes on to state “The Undersigned, Secured Party has in her possession an acknowledgment of the deposit within your account. I thank LaSalle Bank NA, or their Agents for acknowledging the current the new contract. Note on the front which states “Signing acknowledgment that this claim is paid full”, and Note on the back which states “Endorsement acknowledges full discharge of this claim.” Under this current transaction you acknowledged this claim fully discharged.” in accordance with the conditions of the contract as revised, it further states “The Undersigned has not received any full disclosure from LaSalle Bank NA, ABN AMRO Mortgage Group, Inc., or their Agents nor has received any evidence the Negotiable Instrument was ever processed through your Treasury Tax and Loan Account. The Undersigned has tendered a lawful legal tender to discharge this whole claim.” also states “The Undersigned has not received any acknowledgement from LaSalle Bank NA, ABN AMRO Mortgage Group, Inc., or your Agents/Officers that the Negotiable Instruments were ever processed. ABN AMRO Mortgage Group, Inc., through your bank LaSalle Bank NA should have ledgered an equal credit and debit through their Treasury Tax and Loan Account in the amount stamped claim and the amount stipulated on the tendered Bonded Registered Bill of Exchange. (invoice no 01560525051) as instructed clearly in the Letter of Advice to process and post Affiant’s Silver Surety Bond as collateral in accordance with 31 CFR part 203 through their Treasury Tax and Loan Account. The documents have been received by the Secretary of the Treasury and honored by John W. Snow, in accordance with the Administration Procedure Act at 5 U.S.C. 706, and forwarded over to the Analysis and Control Division of the IRS.”, and “LaSalle Bank NA, ABN AMRO Mortgage Group, Inc., and/or your Agents/Officers have failed to act upon this legal tender. The Negotiable Instrument which it was not rejected within 72 hours with full disclosure. The Letter of Advice is now “Void where prohibited by Law” LaSalle Bank NA, ABN AMRO Mortgage Group, Inc., and your Agents/Officers are now mandated under HELLENBECK vs. LEIMERT, 296 U.S. 116, 122, and can now be held personally liable under the Erie and

Clearfield Doctrines. Under law the Undersigned, Secured Party can no longer be held accountable or liable for the face amount and all obligations are now discharged in its entirety." Affiant did not receive any Rebuttal Point-for-Point from Claimants/Respondents regarding Correspondence dated January 9, 2006 which now currently stands as Law and Truth in Commerce. Each Respondent, and/ or their Agents did not invoke the Fifth and sixth Amendment's of the Constitution for the United States of America. However, you were under Public Law 93-579; FOIA (5 USC 552); PA (5USC 552a) and U.C.C. 1-103.6, as administrative demands were made, with NOTICE, DEMAND AND CAVEAT, PRIOR TO RESPONSE. See Attachments.

DEMAND was, respectfully made to the named individual(s), Norm Bobbin – Chief Executive Officer, including, but not limited to Tom Goldstein – President/Chief Financial Officer, and Carol L. Tenyak – Registered Agent, to provide DISCLOSURE regarding his/her/its actions.

Said named corporation/individual(s) Norm Bobbin – Chief Executive Officer, including, but not limited to Tom Goldstein – President/Chief Financial Officer, and Carol L. Tenyak – Registered Agent, FAILED TO RESPOND and/or FAILED to provide ANY information or disclosure documents required by LAW, and demanded by the respondents notice and the questions.

By failure to do so, NOW and FOREVER each Respondent and their offices have yield to Estoppel, Waiver fraud, etc., under U.C.C. 1-103, 1-103.6 *nemo debet bis vexari pro una et eadem Causa*, and such willful refusal may subject each Respondent to Civil Liabilities or Criminal punishment.

**EACH RESPONDENT IS HEREBY NOTICED AND DEMANDED:** To desist and refrain from taking any further action in the above reference matter without liability therefore (cf. liability for personal damages, Pulliam v. Allen, 104 set. 1970, 1979), except to restore the Secured Party to his/her former status, and that I have secured rights, privileges, privacy and immunities and each is so protected is valued at no less than one million dollars each, DEMAND IS FURTHER MADE to all governmental officials to protect me, and mine in my peaceful exercise or enjoyment of my rights, privileges, privacy, immunities, etc., (cf. Title 18 USC 241 142; Title 42 USC, 1983, Bivins v. Officials and agents, 403 US 388 (1971), Dykes v. Hosemann, 743 F2d 1488, (11 CA Dec. 1984)).

**NOTICE OF LIEN:** Violation and/or invasion of any above denominated rights per violative, shall act as a lien upon the nonexempt property of each presentee as follows: Nonexempt household goods; and real estate; and future earnings; and other personal property.

**VERIFICATION:** I verify that a true copy of this Notice of Default, and Demand, was duly served upon the before named individual at the offices before stated via CERTIFIED MAIL NUMBER 7005 1820 0000 1912 7481, Return Receipt, and that I am competent to testify in the matters herein stated; that I have personal knowledge of all of the facts which relate to this service and the above named response on the record; that the allegations stated herein are true and correct in entirety to be best of my knowledge, belief and upon information, the Undersigned Affiant, certifies, and declares under penalty of perjury, under the laws of the united States of America Title 28 USC 1746 (1)

Sealed this 2<sup>nd</sup> day of the March month, in the Year of Our Lord Two Thousand and Six,

**NOTICE TO THE AGENT IS NOTICE TO THE PRINCIPAL  
NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENT**

Affiant: Violet A. Hergenhub,  
Invoking U.C.C. 1-308 Without Prejudice

Cc: Robert McCallum of the, President's Corporate Fraud Task Force - DOJ  
950 Pennsylvania Ave NW - Washington, D.C. 20530

Lisa Madigan - Attorney General – 500 S. Second St. – Springfield, Illinois 62706

Lisa Madigan - Attorney General – 100 W. Randolph Street, 12<sup>th</sup> Floor – Chicago, Illinois 60601

J. Russell George -- Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW – Washington, D.C. 20224

Ira L. Hobbs – CIO – Treasury Data Integrity Board  
1500 Pennsylvania Ave NW – Washington, D.C. 20224

Kevin Brown – CSB/IRS SPH Office – 5000 Ellin Rd – Lanham, Maryland 20706

Robert Cloonan – IRS – P.O. Box 245 Bensalem, Pennsylvania 19020

Richard L. Gregg – 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227

Carol L. Tenyak – Agent - 135 South LaSalle Street, Suite 925 – Chicago, Illinois 60603

Customer Service - Manager - ABN AMRO Mortgage Group, Inc –  
2600 W. Big Beaver Road - Troy, Michigan 48084-3326

Tim Nuss - Manager - ABN AMRO Mortgage Group, Inc - 540 West Madison  
Chicago, Illinois 60661-6400 - (no longer w/company or can't find)

John Purtell - Manager - LaSalle Bank NA –  
135 S. LaSalle Street Dept 8144 - Chicago, Illinois 60674-8144

Michael Jinga - Manager - LaSalle Bank NA – 4747 W. Irving Park Road -  
Chicago, Illinois 60641

Colleen Riddell - Loan Administration - Special Services Dept. ABN Amro Mortgage, Inc.  
2600 West Big Beaver Read - Troy, Michigan 48084-3318

Marie Shiffman – Collections Equity Dept. -LaSalle Bank NA  
4747 W. Irving Park Road - Chicago, Illinois 60641

Shaun - Supervisor - ABN AMRO Mortgage Group, Inc. -  
7159 Corklan Drive - Jacksonville, Florida 32258

Elena L. Enuscu - Legal Administrative Assistant - ABN AMRO Mortgage  
Group, Inc. - 135 S. LaSalle Street - Chicago, Illinois 60603-0135

Beth P. Ponder - Vice President, Customer Relations - ABN AMRO Mortgage  
Group, Inc. - 7159 Corkland Drive - Jacksonville, Florida 32258

Damien Bazan – Collections Department - ABN AMRO Mortgage, Inc. -  
242 N. Harlem Avenue - Norridge, Illinois 60706-1204

Marilyn Rogers – Customer Relations - ABN AMRO Mortgage, Inc.  
7159 Corklan Drive - Jacksonville, Florida 32258

Isolene B. Jones- Loan Admin/litigation - ABN AMRO Mortgage Group, Inc  
7159 Corkland Drive – Jacksonville, Florida 32258

**From the Memo Desk of  
Violet A. Hooghkirk - Secured Party**

Certified Mail Article No. 70050390000428050858

LaSalle Bank NA  
Attn: Norm Bobbin – Chief Executive Officer  
1355 W. Dundee Road  
Buffalo Grove, Illinois 60089

Violet A. Hooghkirk ©, Trustee -  
Secured Party – Barnway Trust  
c/o 772 Barnaby Place  
Wheeling, Illinois [60090]

**Re: Acknowledged Agreement, and tendered Bonded Registered Bill of Exchange.**  
Loan #206-07300418352

Dear Mr. Norm Bobbin,

January 9, 2006

The Undersigned, Secured Party has in her possession an acknowledgement of the deposit within your account. I thank LaSalle Bank NA, or their Agents for acknowledging the current the new contract. (See Attached copy) Note on the front which states "Signing acknowledgment that this claim is paid full", and Note on the back which states "Endorsement acknowledges full discharge of this claim." Under this current transaction you acknowledged this claim fully discharged.

Frankly, I am puzzled the Undersigned, Secured Party has not received any response from LaSalle Bank NA, or their Agents regarding the letter, dated December 2, 2005 from the Undersigned, regarding the Letter of Advice, and the tendered Bonded Registered Bill of Exchange.

The Undersigned has not received any full disclosure from LaSalle Bank NA, ABN AMRO Mortgage Group, Inc, or their Agents nor has received any evidence the Negotiable Instrument was ever processed through your Treasury Tax and Loan Account. The Undersigned has tendered a lawful legal tender to discharge this whole claim.

The Undersigned has not received any acknowledgement from LaSalle Bank NA, ABN AMRO Mortgage Group, Inc., or your Agents/Officers that the Negotiable Instruments were ever processed. ABN AMRO Mortgage Group, Inc., through your bank LaSalle Bank NA should have ledgered an equal credit and debit through their Treasury Tax and Loan Account in the amount stamped claim and the amount stipulated on the tendered Bonded Registered Bill of Exchange. (invoice no 01560525051) as instructed clearly in the Letter of Advice to process and post Afliant's Silver Surety Bond as collateral in accordance with 31 CFR part 203 through their Treasury Tax and Loan Account. The documents have been received by the Secretary of the Treasury and honored by John W. Snow, in accordance with the Administration Procedure Act at 5 U.S.C. 706, and forwarded over to the Analysis and Control Division of the IRS. (Documents Sent, Verified, Acknowledged, and Received)

If LaSalle Bank NA has already processed the Negotiable Instrument through their Treasury Tax and Loan Account please send an acknowledgement receipt to the Undersigned, Secured Party that the full amount has been credited and debited in the proper account from the Secured Party's Personal UCC Contract Trust. The amount stipulated on the instrument received

by LaSalle Bank NA, ABN AMRO Mortgage Group, Inc., and your Agents/Officers was the full amount of the claim \$6,187.40 that was stipulated on the Tendered Bill of Exchange.

To assist you in processing the Negotiable Instrument the Undersigned is herein sending a copy of what was previously sent to LaSalle Bank NA, ABN AMRO Mortgage Group, Inc., and your Agents/Officers. The Undersigned Secured Party has in her possession A Banker's Guide to Processing the Bonded Bill of Exchange. To assist if LaSalle Bank NA requests detail in processing the tendered Bill of Exchange. (This is described in an 11 step process titled Guide to Processing the Bonded Bill of Exchange) please contact me so we can provide this detail and arrangements to process the Negotiable Instrument.

Please be advised that since LaSalle Bank NA, ABN AMRO Mortgage Group, Inc., and/or your Agents/Officers have failed to act upon this legal tender. The Negotiable Instrument which it was not rejected within 72 hours with full disclosure. The Letter of Advice is now "Void where prohibited by Law" LaSalle Bank NA, ABN AMRO Mortgage Group, Inc., and your Agents/Officers are now mandated under HELLENBECK vs. LEIMERT, 296 U.S. 116, 122, and can now be held personally liable under the Erie and Clearfield Doctrines. Under law the Undersigned, Secured Party can no longer be held accountable or liable for the face amount and all obligations are now discharged in its entirety.

This is Actual and Constructive Notice there is no controversy in this matter. Analysis and Control Division of the IRS has already received the tendered Bonded Registered Bill of Exchange from the Secretary of the Treasury, and the full face amount is now tendered through Affiant's Personal UCC Contract Trust. The Undersigned, thanks you again for your acknowledgment of the current new contract.

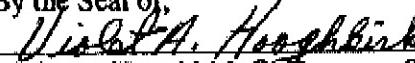
NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENTS/ NOTICE TO THE AGENTS IS NOTICE TO THE PRINCIPAL

Mr. Norm Bobbin, this matter has not been satisfied to my satisfaction. If you have any questions or concerns please do not hesitate to contact me so closure can be attained in this matter.

Thank you, I await your response in this matter,

Sincerely

By the Seal of,

  
Violet A. Hoogkirk ©, Trustee - Secured Party

Cc: Lisa Madigan - Attorney General – 500 S. Second St. – Springfield, Illinois 62706

Lisa Madigan - Attorney General –

100 W. Randolph Street, 12<sup>th</sup> Floor – Chicago, Illinois 60601

Tom Goldstein – President - Chief Financial Officer – ABN AMRO Mortgage Group, Inc  
7159 Corkland Drive – Jacksonville, Florida 32258

Carol L. Tenyak – Agent - 135 South LaSalle Street, Suite 925 – Chicago, Illinois 60603

To Respondent(s):

LaSalle Bank NA.  
Attn: Norm Bobbin – Chief Executive Officer –  
1355 W. Dundee – Buffalo Grove, Illinois 60089

From:

Violet A. Hooghkirk ©, Trustee,  
Secured Party – Barnway Trust  
c/o 772 Barnaby Place  
Wheeling, Illinois [60090]

ABN AMRO Mortgage Group, Inc.  
Attn: Tom Goldstein – President/Chief Financial Officer  
7159 Corkland Drive – Jacksonville, Florida 32258

ABN AMRO Mortgage Group, Inc.  
Attn: Thomas A. Rosiello – Secretary  
135 South LaSalle Street – Chicago, Illinois 60603

**NOTICE OF DEFUALT, AND ASSENT, DEMAND,  
and SECOND NOTICE OF RIGHTS**

15<sup>th</sup> day of the February month, in the year two thousand and six, Anno Domini,

Re: Affidavit of Truth, dated January 29, 2006.

Loan No#206-07300418352

Date: March 15, 2006

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**NOTICE OF DEFAULT**

On the 1<sup>st</sup> day of the month March, in the year two thousand and six to LaSalle Bank NA, Norm Bobbin – Chief Executive Officer, ABN AMRO Mortgage Group, Inc, and/or their Agents, including, but not limited to Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration, Marie Shiffman – Collections Equity Dept., Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations, Isolene B. Jones- Loan Admin/litigation, received Affidavit of Truth, dated January 29, 2006 from Presenter Secured Party – Creditor. As stated within the Affidavit of Truth point #7 “Affiant on or about May 28, 2005 sent a Letter of Advice, and Points and Authority – *stare decisis*, and claim “Accepted for Value” (invoice no 01560525051) to LaSalle Bank NA, and/or their Agents including Affiant’s Silver Surety Bond, and Financing Statement, with instructions clearly detailed in the Letter of Advice on how to process the tendered Bill of Exchange, and to post Affiant’s Silver Surety Bond as collateral for the Treasury Tax and Loan Account in accordance with Treasury requirements for acceptable collateral under 31 CFR part 203.” Goes on to state regarding point #8 “Affiant on May 28, 2005 sent a Bill of Exchange (now tendered), and claim “Accepted for Value” (invoice no 01560525051) to the Secretary of the Treasury. The documents have been received by the Secretary of the Treasury and honored by John W. Snow, in accordance with the Administration Procedure Act at 5 U.S.C. 706, forwarded over to the Analysis and Control Division of the IRS to be processed and discharged through Affiant’s Personal UCC Contract Trust.” It further states in point #11 “It appears to the best of Affiant’s knowledge that LaSalle Bank NA, ABN AMRO Mortgage, Inc., and/or their Agents/Officers have not ledger an equal credit and debit through their Treasury Tax and Loan Account in the amount of the stamped claim and the amount stipulated on the tendered Bonded Registered Bill of Exchange. (invoice no 01560525051) as instructed clearly in the Letter of Advice to process and post Affiant’s Silver Surety Bond as collateral in accordance with 31 CFR part 203 through their Treasury Tax and Loan Account.”, and states in point #12 “Affiant has in her possession a current revised, acknowledged with deposit not dishonored contract by LaSalle Bank NA, ABN AMRO Mortgage, Inc, and/or their Agents. The face of the Instrument states “Signing acknowledgment that this claim is paid full” and Endorsement Note on the back which

states "Endorsement acknowledges full discharge of this claim." Under this current transaction LaSalle Bank NA, ABN AMRO Mortgage, Inc, and/or their Agents acknowledged this claim fully discharged. The Instrument has been accepted and endorsed. Affiant now has a revised current contract with LaSalle Bank NA, ABN AMRO Mortgage, Inc, and/or their Agents as of August 22, 2005 with acknowledgment receipt." and last point #21 "Affiant tendered a Negotiable Instrument with full disclosure to LaSalle Bank NA, ABN AMRO Mortgage, Inc., and, and/or their Agents/Officers. LaSalle Bank NA, ABN AMRO Mortgage, Inc., and, and/or their Agents/Officers did not reject the instrument within 72 hours and are now mandated under HALLENBECK vs. LEIMERT 295, 122 US 116 (1935), and can now be held personally liable under the Erie and Clearfield Doctrines. Under law Affiant can no longer be held liable for the face amount claim and all obligations are now discharged." LaSalle Bank NA, ABN AMRO Mortgage Group, Inc., and/or their Agents/Officers have failed to act upon this legal tender. Affiant did not receive any Rebuttal Point-for-Point from Claimants/Respondents regarding Affidavit of Truth, dated January 29, 2006 which currently stands as Law and Truth in Commerce. The Negotiable Instruments which it was not rejected within 72 hours with full disclosure. Both the Letter of Advice is now "Void where prohibited by Law" LaSalle Bank NA, ABN AMRO Mortgage Group, Inc., and/or their Agents/Officers are now mandated under HELENBECK vs. LEIMERT, 296 U.S. 116, 122, and can now be held personally liable under the Erie and Clearfield Doctrines. Under law and *stare desis* the Undersigned Secured Party can no longer be held accountable or liable for the face amount and all obligations are now discharged in their entirety. Again there is no controversy in this matter. Each Respondent, and/ or their Agents did not invoke the Fifth and sixth Amendment's of the Constitution for the United States of America. However, you were under Public Law 93-579; FOIA (5 USC 552); PA (5USC 552a) and U.C.C. 1-103.6, as administrative demands were made, with NOTICE, DEMAND AND CAVEAT, PRIOR TO RESPONSE. See Attachments.

DEMAND was, respectfully made to the named individual(s), LaSalle Bank NA, Norm Bobbin – Chief Executive Officer, ABN AMRO Mortgage Group, Inc, and/or their Agents, including, but not limited to Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration, Marie Shiffman – Collections Equity Dept., Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations, Isolene B. Jones- Loan Admin/litigation, to provide DISCLOSURE regarding his/her/its actions.

Said named corporation/individual(s) LaSalle Bank NA, Norm Bobbin – Chief Executive Officer, ABN AMRO Mortgage Group, Inc, and/or their Agents, including, but not limited to Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration, Marie Shiffman – Collections Equity Dept., Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations, Isolene B. Jones- Loan Admin/litigation, FAILED TO RESPOND and/or FAILED to provide ANY information or disclosure documents required by LAW, and demanded by the respondents notice and the questions.

By failure to do so, NOW and FOREVER each Respondent and their offices have yield to Estoppel, Waiver fraud, etc., under U.C.C. 1-103, 1-103.6 *nemo debet bis vexari pro una et eudens Causa*, and such willful refusal may subject each Respondent to Civil Liabilities or Criminal punishment.

**EACH RESPONDENT IS HEREBY NOTICED AND DEMANDED:** To desist and refrain from taking any further action in the above reference matter without liability therefore (cf. liability for personal damages, Pulliam v. Allen, 104 set. 1970, 1979), except to restore the Secured Party to his/her former status, and that I have secured rights, privileges, privacy and immunities and each is so protected is valued at no less than one million dollars each, DEMAND IS FURTHER MADE to all governmental officials to protect me, and mine in my peaceful exercise or enjoyment of my rights, privileges, privacy, immunities, etc., (cf. Title 18 USC 241 142; Title 42 USC, 1983, Bivins v. Officials and agents, 403 US 388 (1971), Dykes v. Hosemann, 743 F2d 1488, (11 CA Dec. 1984).

**NOTICE OF LIEN:** Violation and/or invasion of any above denominated rights per violative, shall act as a lien upon the nonexempt property of each presentee as follows: Nonexempt household goods; and real estate; and future earnings; and other personal property.

**VERIFICATION:** I verify that a true copy of this Notice of Default, and Demand, was duly served upon the before named individual at the offices before stated via CERTIFIED MAIL NUMBER 7003 2260 0007 6575 1452 Return Receipt, and that I am competent to testify in the matters herein stated; that I have personal knowledge of all of the facts which relate to this service and the above named response on the record; that the allegations stated herein are true and correct in entirety to be best of my knowledge, belief and upon information, the Undersigned Affiant, certifies, and declares under penalty of perjury, under the laws of the United States of America Title 28 USC 1746 (1)

Sealed this 16<sup>th</sup> day of the March month, in the Year of Our Lord Two Thousand and Six,

NOTICE TO THE AGENT IS NOTICE TO THE PRINCIPAL  
NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENT

Affiant: Violet A. Hoagland,  
Invoking U.C.C. 1-308 Without Prejudice

Cc: Robert McCallum of the, President's Corporate Fraud Task Force - DOJ  
950 Pennsylvania Ave NW - Washington, D.C. 20530  
Lisa Madigan - Attorney General - 500 S. Second St. - Springfield, Illinois 62706  
Lisa Madigan - Attorney General - 100 W. Randolph Street, 12<sup>th</sup> Floor - Chicago, Illinois 60601  
J. Russell George - Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Ira L. Hobbs - CIO - Treasury Data Integrity Board  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Kevin Brown - CSB/IRS SPH Office - 5000 Ellin Rd - Lanham, Maryland 20706  
Robert Cloonan - IRS - P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg - 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227  
Carol L. Tenyak - Registered Agent  
135 South LaSalle Street, Suite 925 - Chicago, Illinois 60603  
Customer Service - Manager - ABN AMRO Mortgage Group, Inc -  
2600 W. Big Beaver Road - Troy, Michigan 48084-3326  
Tim Nuss - Manager - ABN AMRO Mortgage Group, Inc - 540 West Madison  
Chicago, Illinois 60661-6400 - (no longer w/company or can't find)  
John Purtell - Manager - LaSalle Bank NA -

135 S. LaSalle Street Dept 8144 - Chicago, Illinois 60674-8144  
Michael Jinga - Manager - LaSalle Bank NA – 4747 W. Irving Park Road -  
Chicago, Illinois 60641  
Colleen Riddell - Loan Administration - Special Services Dept. ABN Amro Mortgage, Inc.  
2600 West Big Beaver Read - Troy, Michigan 48084-3318  
Marie Shiffman - Collections Equity Dept. - LaSalle Bank NA  
4747 W. Irving Park Road - Chicago, Illinois 60641  
Shaun - Supervisor - ABN AMRO Mortgage Group, Inc. -  
7159 Corklan Drive - Jacksonville, Florida 32258  
Elena L. Enuscu - Legal Administrative Assistant – ABN AMRO Mortgage  
Group, Inc. - 135 S. LaSalle Street - Chicago, Illinois 60603-0135  
Beth P. Ponder - Vice President, Customer Relations - ABN AMRO Mortgage  
Group, Inc. - 7159 Corkland Drive - Jacksonville, Florida 32258  
Damien Bazan – Collections Department - ABN AMRO Mortgage, Inc. -  
242 N. Harlem Avenue - Norridge, Illinois 60706-1204  
Merilyn Rogers – Customer Relations - ABN AMRO Mortgage, Inc.  
7159 Corklan Drive - Jacksonville, Florida 32258  
Isolene B. Jones- Loan Admin/litigation - ABN AMRO Mortgage Group, Inc  
7159 Corkland Drive – Jacksonville, Florida 32258

**AFFIDAVIT of TRUTH**

State of Illinois  
County of Cook

)  
)

To Respondents: Norm Bobbin - Chief Executive Officer - LaSalle Bank NA  
1355 W. Dundee - Buffalo Grove, Illinois 60089  
Tom Goldstein - President/Chief Financial Officer - ABN AMRO Mortgage Group, Inc - 7159 Corkland Drive - Jacksonville, Florida 32258  
Thomas A. Rosiello - Secretary - ABN AMRO Mortgage Group, Inc  
135 South LaSalle Street - Chicago, Illinois 60603  
Carol L. Tenyak - Registered Agent - 135 South LaSalle Street, Suite 925 - Chicago, Illinois 60603  
Customer Service - Manager - ABN AMRO Mortgage Group, Inc -  
2600 W. Big Beaver Road - Troy, Michigan 48084-3326  
Tim Nuss - Manager - ABN AMRO Mortgage Group, Inc - 540 West Madison  
Chicago, Illinois 60661-6400 - (no longer w/company or can't find)  
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135 S. LaSalle Street Dept 8144 - Chicago, Illinois 60674-8144  
Michael Jinga - Manager - LaSalle Bank NA -  
4747 W. Irving Park Road - Chicago, Illinois 60641  
Colleen Riddell - Loan Administration - Special Services Dept. ABN Amro Mortgage - 2600 West Big Beaver Read - Troy, Michigan 48084-3318  
Marie Shiffman - Collections Equity Dept. - LaSalle Bank NA  
4747 W. Irving Park Road - Chicago, Illinois 60641  
Shaun - Supervisor - ABN AMRO Mortgage Group, Inc. -  
7159 Corklan Drive - Jacksonville, Florida 32258  
Elena L. Enescu - Legal Administrative Assistant - ABN AMRO Mortgage Group, Inc. - 135 S. LaSalle Street - Chicago, Illinois 60603-0135  
Beth P. Ponder - Vice President, Customer Relations - ABN AMRO Mortgage Group, Inc. - 7159 Corkland Drive - Jacksonville, Florida 32258  
Damien Bazan - Collections Department - ABN AMRO Mortgage, Inc. -  
4242 N. Harlem Avenue - Norridge, Illinois 60706-1204  
Merilyn Rogers - Customer Relations - ABN AMRO Mortgage, Inc.  
7159 Corklan Drive - Jacksonville, Florida 32258  
Isolene B. Jones- Loan Admin/litigation - ABN AMRO Mortgage Group, Inc  
7159 Corkland Drive - Jacksonville, Florida 32258

Re: tendered Bonded Registered Bill of Exchange  
Loan No#206-07300418352

The Undersigned Affiant, Violet A. Hooghkirk © - Secured Party, hereinafter "Affiant" does solemnly swear, declare and state as follows:

1. Affiant is competent to state to the matters set forth herein.
2. Affiant has personal knowledge of the facts stated herein.
3. All the facts stated herein are true, correct, and complete, admissible as evidence, and if called upon as a witness, Affiant will testify to their veracity.

**Plain Statement of Facts**

4. Affiant on October 13, 2004 filed a Financing Statement (UCC 1), and Affiant's Silver Surety Bond Commercial Transaction 9166858 FS with the Secretary of the State of Illinois UCC Div.

Affidavit of Truth dated January 28, 2006 - Certified mail article no. 7005 1820 0000 1882 8099

The Silver Surety Bond is in accordance with 31 CFR part 203. Affiant recorded her Silver Surety Bond in the County of Cook, of Illinois Doc# 0425832052. (documents sent, verified, acknowledged, received, and recorded)

5. Affiant is the Secured Party over a Personal and Numbered UCC Contract Trust, at the Analysis and Control Division of the IRS. See line four (4) of Affiant's UCC 1 covering the following collateral. (Refer to line Four (4))
6. Affiant on November 17, 2004 sent a Legal procedure letter to a Toby Radcliff – Bank Manager, LaSalle Bank NA, and/or their Agents along with Affiant's Financing Statement (UCC 1) (Refer to line Four (4) Certified mail article no 7004 1350 0002 0399 5091. (documents sent, verified, acknowledged, and received)
7. Affiant on or about May 28, 2005 sent a Letter of Advice, and Points and Authority – *stare decisis*, and claim "Accepted for Value" (invoice no 01560525051) to LaSalle Bank NA, and/or their Agents including Affiant's Silver Surety Bond, and Financing Statement, with instructions clearly detailed in the Letter of Advice on how to process the tendered Bill of Exchange, and to post Affiant's Silver Surety Bond as collateral for the Treasury Tax and Loan Account in accordance with Treasury requirements for acceptable collateral under 31 CFR part 203. Certified mail article no 7004 2510 0005 3326 2198. (documents sent, verified, acknowledged, and received)
8. Affiant on May 28, 2005 sent a Bill of Exchange (now tendered), and claim "Accepted for Value" (invoice no 01560525051) to the Secretary of the Treasury. The documents have been received by the Secretary of the Treasury and honored by John W. Snow, in accordance with the Administration Procedure Act at 5 U.S.C. 706, forwarded over to the Analysis and Control Division of the IRS to be processed and discharged through Affiant's Personal UCC Contract Trust. Certified mail article no 7004 2510 0005 3326 2143. (documents sent, verified, acknowledged, and received)
9. Affiant has already had other IRS tax claims processed and discharged through this very same UCC Contract Trust process. To Affiant's knowledge not one of these instruments has been dishonored by The Secretary of Treasury, (currently John W. Snow).
10. Affiant has never received any response from LaSalle Bank NA, ABN AMRO Mortgage Group, Inc., and/ or their Agents/ Officers regarding Affiant's Letter of Advice, and Points and Authority – *stare decisis*, claim "Accepted for Value" (invoice no 01560525051), tendered Bill of Exchange, and claim "Accepted for Value" that the tendered Negotiable Instrument was ever processed. (Refer to line Four (4) Six (6) Seven (7) and Eight (8))
11. It appears to the best of Affiant's knowledge that LaSalle Bank NA, ABN AMRO Mortgage, Inc., and/or their Agents/Officers have not ledgerd an equal credit and debit through their Treasury Tax and Loan Account in the amount of the stamped claim and the amount stipulated on the tendered Bonded Registered Bill of Exchange. (invoice no 01560525051) as instructed clearly in the Letter of Advice to process and post Affiant's Silver Surety Bond as collateral in accordance with 31 CFR part 203 through their Treasury Tax and Loan Account. (Documents Sent, Verified, Acknowledged, and Received) Certified mail article no. 7004 2510 0005 3326 2198, and 7004 2510 0005 3326 2143. (Refer to line Four (4) Six (6) Seven (7) and Eight (8))
12. Affiant has in her possession a current revised, acknowledged with deposit not dishonored contract by LaSalle Bank NA, ABN AMRO Mortgage, Inc, and/or their Agents. The face of the Instrument states "Signing acknowledgment that this claim is paid full", and Endorsement Note on the back which states "Endorsement acknowledges full discharge of this claim." Under this current transaction LaSalle Bank NA, ABN AMRO Mortgage, Inc, and/or their Agents acknowledged this claim fully discharged. The Instrument has been accepted and endorsed. Affiant now has a revised current contract with LaSalle Bank NA, ABN AMRO Mortgage, Inc, and/or their Agents as of August 22, 2005 with acknowledgment receipt.

13. Affiant on December 10, 2005 sent a letter to Norm Bobbin - Chief Executive Officer - LaSalle Bank NA, ABN AMRO Mortgage, Inc, and/or their Agents. Affiant was inquiring as to why there has been no response from LaSalle Bank NA, and their Agents/ Officers regarding the Letter of Advice - Actual and Constructive Notice – *stare decisis*, and the claim "Accepted for Value" that was mailed and dated May 25, 2005 to the Chicago location branch LaSalle Bank NA along with (Refer to line Four (4) Six (6) Seven (7) and Eight (8) (documents sent, verified, acknowledged, and received) Certified mail article no. 7004 1350 0002 0399 5671.
14. Affiant has not received any response from Norm Bobbin - Chief Executive Officer - LaSalle Bank NA, ABN AMRO Mortgage, Inc, and/or their Agents regarding Affiant's letter dated December 2, 2006. (Refer to line Thirteen (13)
15. Affiant on December 15, 2005 sent a Legal Procedure letter to Norm Bobbin - Chief Executive Officer - LaSalle Bank NA, ABN AMRO Mortgage, Inc, and/or their Agents. Affiant updated her records and recorded and perfected the vested interest of the Undersigned with the State. The State and Federal Courts have ruled the first to file a UCC 1 has priority. (Documents Sent, Verified, Acknowledged, and Received) Certified mail article no. 7003 2260 0007 6575 1094.
16. Affiant on January 27, 2006 sent a Legal Procedure letter to Norm Bobbin - Chief Executive Officer - LaSalle Bank NA, ABN AMRO Mortgage, Inc, and/or their Agents. Affiant updated her records again and recorded and perfected the vested interest of the Undersigned including any and all additional expenses arising from this matter with the State and the County. The State and Federal Courts have ruled the first to file a UCC 1 has priority. (Documents Sent, Verified, Acknowledged, and Received) Certified mail article no. 7003 1820 0000 1882 7963.
17. Affiant on January 28, 2006 sent out a letter to Norm Bobbin - Chief Executive Officer - LaSalle Bank NA, ABN AMRO Mortgage, Inc, and/or their Agents. Affiant enquired as to why Norm Bobbin - Chief Executive Officer - LaSalle Bank NA, ABN AMRO Mortgage, Inc, and/or their Agents why Affiant had not yet received any response from LaSalle Bank NA, ABN AMRO Mortgage, Inc, and/or their Agents regarding the contract as revised and acknowledged with inclusive with conditions. Along with (Refer to line Four (4) Six (6) Seven (7) and Eight (8) (Documents Sent, Verified, Acknowledged, and Received Previously) Affiant has not received any acknowledgement from ABN AMRO Mortgage Group, Inc., LaSalle Bank NA, and/or their Agents/Officers that the Negotiable Instruments were ever processed. Along with (Refer to line Twelve (12) To assist LaSalle Bank NA, ABN AMRO Mortgage, Inc, and/or their Agents in processing the Negotiable Instrument Affiant offered copy of A Banker's Guide to Processing the Bonded Bill of Exchange to assist if requested. (This is described in an 11 step process titled Guide to Processing the Bonded Bill of Exchange) and the Undersigned asked them "to please contact me so we can provide this detail and arrangements to process the Negotiable Instrument." (Documents Sent, Verified, Acknowledged, and Received) Certified mail article no. 7005 0390 0004 2805 0858.
18. Affiant has not received any Point-for-Point Rebuttal or response from Norm Bobbin - Chief Executive Officer LaSalle Bank NA, ABN AMRO Mortgage Group, Inc, and/or their Agents including, but not limited to Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration - Special Services Dept, Marie Shiffman – Collections Equity Dept, Shaun – Supervisor, Elena L. Enuscu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations. Regarding Affiant's correspondence dated December 2, 2005 which was received on December 12, 2005. Certified mail article no 7004 1350 0002 0399 5671. (Refer to line Four (4) Six (6) Seven (7) Eight (8) and Thirteen (13))

19. Affiant on about February 6, 2006 sent a Notice of Default, Demand, and Second Notice of Rights to Norm Bobbin – Chief Executive Officer, LaSalle Bank NA, ABN AMRO Mortgage Group, Inc, and their Agents including, but not limited to Tom Goldstein – President/Chief Financial Officer, Thomas A. Rosiello – Secretary, Carol L. Tenyak – Registered Agent, Customer Service – Manager, Tim Nuss – Manager, John Purtell – Manager, Michael Jinga – Manager, Colleen Riddell - Loan Administration - Special Services Dept, Marie Shiffman – Collections Equity Dept, Shaun – Supervisor, Elena L. Enusu - Legal Administrative Assistant, Beth P. Ponder - Vice President, Customer Relations, Damien Bazan – Collections Department, and Merilyn Rogers – Customer Relations, regarding Affiant's correspondence dated December 2, 2005, which now stands as Law and Truth in Commerce. (Refer to line Four (4), Six (6), Seven (7), Eight (8), and Thirteen (13) (Documents Sent, Verified, Acknowledged, and Received) Certified mail article no 7004 1350 0002 0399 5671.
20. ABN AMRO Mortgage, Inc, and/or their Agents as CC's have been presented with the same documentation that Affiant previously sent to Norm Bobbin - Chief Executive Officer - LaSalle Bank NA, , regarding Loan #0009000194. LaSalle Bank NA, and their Agents were included as a CC on the following are: 1) Administrative Legal Procedure letter dated *May 24, 2005*, 2) Affidavit of Truth dated *June 14, 2005*, 3) Notice of Billing Statement dated *August 5, 2005*, 4) Second Notice of Billing Statement dated *September 15, 2005*, 5) Notice of Default, Assent, Demand and Second Notice of Rights dated *September 4, 2005*, 6) Two page Points and Authority – *stare decisis* dated *September 18, 2005*, 7) Letter to Thomas A. Rosiello dated *September 19, 2005*, 8) Three page Corporate Ethical and Adherence to Regulations (CETF) dated *September 27, 2005*, 9) Cease and Desist use of copyright, Trademark or Trade-Name letter dated *September 28, 2005*, 10) Affidavit of Truth dated *August 4, 2005*, 11) Two page Points and Authority – *stare decisis* dated *October 8, 2005*, 12) Third and Finale Notice of Billing Statement dated *October 25, 2005*, 13) Notice of Default, Assent, Demand and Second Notice of Rights dated *November 7, 2005*, 14) Notice of Default, Assent, Demand and Second Notice of Rights dated *November 27, 2005*, 15) Legal Procedure letter dated *December 9, 2005*, 16) Letter to Isolene B. Jones dated *January, 13 2006*, 17) Legal Procedure letter dated *January 9, 2005*, 18) Actual and Constructive Notice – Non Negotiable Updated Itemization Notice of Billing Statement dated *January 20, 2006*, 19) Notice of Default, Demand and Second Notice of Rights dated *February 1, 2006*, 20) Notice of Default, Demand and Second Notice of Rights dated *February 2, 2006*, 21) Notice of Default, Demand and Second Notice of Rights dated *February 3, 2006*, and 22) Notice of Default, Demand and Second Notice of Rights dated *February 4, 2006*. (Documents Sent, Verified, Acknowledged, and Received)
21. Affiant tendered a Negotiable Instrument with full disclosure to LaSalle Bank NA, ABN AMRO Mortgage, Inc., and, and/or their Agents/Officers. LaSalle Bank NA, ABN AMRO Mortgage, Inc., and, and/or their Agents/Officers did not reject the instrument within 72 hours and are now mandated under HALLENBECK vs. LEIMERT 295, 122 US 116 (1935), and can now be held personally liable under the Eric and Clearfield Doctrines. Under law Affiant can no longer be held liable for the face amount claim and all obligations are now discharged. (Documents Sent, Verified, Acknowledged, and Received) (Refer to line Four (4), Six (6), Seven (7), Eight (8), and Twelve (12)

#### Verification

22. The Undersigned Affiant, Violet A. Hooghkirk © – Secured Party, certifies and declares under penalty of perjury, under the laws of the United States of America Title 28 USC 1746 (1) on Affiant's commercial liability that Affiant has read this Affidavit and issues the same with intent and understanding of purpose and does solemnly swear, declare and state that the statements, allegations, demands and contents contained herein are true, correct, and complete, not misleading, the truth, the whole truth and nothing but the truth.

Affidavit of Truth dated January 28, 2006 – Certified mail article no. 7005 1820 0000 1882 8099

NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENTS  
NOTICE TO THE AGENTS IS NOTICE TO THE PRINCIPAL

EACH RESPONDENT HAS TEN (10) DAYS IN WHICH TO REBUT THIS AFFIDAVIT POINT-FOR-POINT, FROM RECEIPT OF THIS AFFIDAVIT, UCC 1-204. A LACK OF RESPONSE FROM EACH RESPONDENT MEANS ASSENT TO THIS AFFIDAVIT AND A FAULT, UCC1-201(16) EXISTS CREATING FRAUD THROUGH MATERIAL MISPRESENTATION WHICH VITIATES ALL FORMS, CONTRACTS, AGREEMENTS, ETC. EXPRESSED OR IMPLIED, FROM THE BEGINNING, UCC 1-103.

FURTHER AFFIANT SAITH NOT

Date: January 29, 2006

Signed



Violet A. Hoogkirk @ Trustee, Secured Party  
Barnway Trust  
C/o 772 Barnaby Place  
Wheeling, Illinois [60090]

Cc: Robert McCallum of the, President's Corporate Fraud Task Force - DOJ  
950 Pennsylvania Ave NW - Washington, D.C. 20530  
Lisa Madigan - Attorney General - 500 S. Second St. - Springfield, Illinois 62706  
Lisa Madigan - Attorney General - 100 W. Randolph Street, 12<sup>th</sup> Floor - Chicago, Illinois 60601  
J. Russell George - Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Ira L. Hobbs - CIO - Treasury Data Integrity Board  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Kevin Brown - CSB/IRS SPH Office - 5000 Ellin Rd - Lanham, Maryland 20706  
Robert Cloonan - IRS - P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg - 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227

To Respondent(s):

Chelsea Cove Condominium Association  
Attn: David Cantwell – President  
624 Bridgeport - Wheeling, Illinois 60090

Chelsea Cove Condominium Association  
Attn: Jeffrey Meyers Secretary  
775 Barnaby Place - Wheeling, Illinois 60090

Chelsea Cove Condominium Association  
Attn: Steven R. Heuberger – Registered Agent - Board of Managers  
1035 Garfield Ave - Libertyville, Illinois 60048

From:

Violet A. Hooghkirk ©, Trustee,  
Secured Party – Barnway Trust  
c/o 772 Barnaby Place  
Wheeling, Illinois [60090]

**NOTICE OF DEFUALT, DEMAND,  
and SECOND NOTICE OF RIGHTS**

3<sup>rd</sup> day of the month February, in the year two thousand and six, Anno Domini,

Re: Correspondence dated January 4, 2006

Date: February 15, 2006

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**NOTICE OF DEFAULT**

On the 14<sup>th</sup> day of the month January, in the year two thousand and six Chelsea Cove Condominium Association including, but not limited to David Cantwell – President, Jeffrey Meyers – Secretary, Steven R. Heuberger - Registered Agent - Board of Managers received Correspondence dated January 4, 2006 from Presenter Secured Party – Creditor. As stated in the letter “The Undersigned, Secured Party has read the terms of the original agreement in it’s entirety within the Declaration of Condominium ownership and of easements, restrictions and covenants for Chelsea Cove Condominium (Doc No. 22604309), including the Amendment to the Declaration of Condominium ownership... (26 717 790) and nowhere in your rules does it make any reference that Chelsea Cove Condominium – Board of Managers has and/or have any authority to make such a demand of possession, as stated in the letter dated December 19, 2005.” Also as stated in the letter “The Undersigned has in her possession acknowledgement of the deposit within your account. As a result the Undersigned is now in receipt of a “declaration of a contract agreement with Chelsea Cove Condominium Assoc.” from Presenter - Secured Party for the condominium Located at c/o 772 Barnaby Place – Wheeling, Illinois [60090], which in part states “The association dues are prepaid in full with extreme prejudice through the year of 2100 AD.” Under law the Undersigned, Secured Party can no longer be held accountable or liable for the face amount and all obligations are now discharged in its entirety.” Affiant has not received any Point-for-Point Rebuttal from each Claimant, which now stands as Law and Truth in Commerce. Each Respondent, and/ or their Agents did not invoke the Fifth and Sixth Amendment’s of the Constitution for the United States of America. However, you were under Public Law 93-579; FOIA (5 USC 552); PA (5USC 552a) and U.C.C. 1-103.6, as administrative demands were made, with NOTICE, DEMAND AND CAVEAT, PRIOR TO RESPONSE. See Attachments.

DEMAND was, respectfully made to the named individual(s), Chelsea Cove Condominium Association including, but not limited to David Cantwell – President, Jeffrey Meyers – Secretary, Steven R. Heuberger – Registered Agent - Board of Managers to provide DISCLOSURE regarding his/her/its actions.

Said named corporation/individual(s) Chelsea Cove Condominium Association including, but not limited to David Cantwell - President, Jeffrey Meyers - Secretary, Steven R. Heuberger - Registered Agent - Board of Managers FAILED TO RESPOND and/or FAILED to provide ANY information or disclosure documents required by LAW, and demanded by the respondents notice and the questions.

By failure to do so, NOW and FOREVER each Respondent and their offices have yield to Estoppel, Waiver fraud, etc., under U.C.C. 1-103, 1-103.6 *nemo debet bis vexari pro una et eadem Causa*, and such willful refusal may subject each Respondent to Civil Liabilities or Criminal punishment.

**EACH RESPONDENT IS HEREBY NOTICED AND DEMANDED:** To desist and refrain from taking any further action in the above reference matter without liability therefore (cf. liability for personal damages, Pulliam v. Allen, 104 set. 1970, 1979), except to restore the Secured Party to his/her former status, and that I have secured rights, privileges, privacy and immunities and each is so protected is valued at no less than one million dollars each, DEMAND IS FURTHER MADE to all governmental officials to protect me, and mine in my peaceful exercise or enjoyment of my rights, privileges, privacy, immunities, etc., (cf. Title 18 USC 241 142; Title 42 USC, 1983, Bivins v. Officials and agents, 403 US 388 (1971), Dykes v. Hosemann, 743 F2d 1488, (11 CA Dec. 1984).

**NOTICE OF LIEN:** Violation and/or invasion of any above denominated rights per violative, shall act as a lien upon the nonexempt property of each presentee as follows: Nonexempt household goods; and real estate; and future earnings; and other personal property.

**VERIFICATION:** I verify that a true copy of this Notice of Default, and Demand, was duly served upon the before named individual at the offices before stated via CERTIFIED MAIL NUMBER 7705 1820 0000 1882 8129, Return Receipt, and that I am competent to testify in the matters herein stated; that I have personal knowledge of all of the facts which relate to this service and the above named response on the record; that the allegations stated herein are true and correct in entirety to be best of my knowledge, belief and upon information, under penalty of perjury.

Sealed this 9<sup>th</sup> day of the February month, in the Year of Our Lord Two Thousand and Six,

NOTICE TO THE AGENT IS NOTICE TO THE PRINCIPAL  
NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENT

Affiant: Violet A. Hezarkish  
Invoking U.C.C. 1-308 Without Prejudice

Cc: Robert McCallum of the, President's Corporate Fraud Task Force - DOJ  
950 Pennsylvania Ave NW - Washington, D.C. 20530  
Lisa Madigan - Attorney General - 500 S. Second St. - Springfield, Illinois 62706  
Lisa Madigan - Attorney General  
100 W. Randolph Street, 12<sup>th</sup> Floor - Chicago, Illinois 60601

J. Russell George – Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW – Washington, D.C. 20224

Ira L. Hobbs – CIO – Treasury Data Integrity Board  
1500 Pennsylvania Ave NW – Washington, D.C. 20224

Kevin Brown – CSB/IRS SPII Office – 5000 Ellin Rd – Lanham, Maryland 20706

Robert Cloonan – IRS – P.O. Box 245 Bensalem, Pennsylvania 19020

Richard L. Gregg – 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227

**From the Memo Desk of  
Violet A. Hooghkirk**

To: Chelsea Cove Condominium Assoc.  
Attn: Steven R. Heuberger – Board of Managers  
1035 Garfield Ave  
Libertyville, Illinois 60048

Re: See Attached

Dear Mr. Heuberger or your Agents

Date: January 4, 2006

The Undersigned, Secured Party has read the terms of the original agreement in its entirety within the Declaration of Condominium ownership and of easements, restrictions and covenants for Chelsea Cove Condominium (Doc No. 22604309), including the Amendment to the Declaration of Condominium ownership... (26 717 790) and nowhere in your rules does it make any reference that Chelsea Cove Condominium – Board of Managers has and/or have any authority to make such a demand of possession, as stated in the letter dated December 19, 2005.

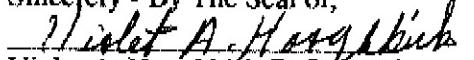
I am required by law to notify and inform you that the Undersigned has completed a Legal Procedure, please include this in your files (See Attachment). The Undersigned has recorded a vested interest and perfected the claim/lien with the State and County (Documents, Verified, Acknowledged and Recorded).

The State and the Federal Courts have ruled that the first to file a UCC has priority. Before Chelsea Cove Condominium or any of their Agents can take possession of the Undersigned's unit first Chelsea Cove Condominium, or their Agents must satisfy and pay the Undersigned, Secured Party's claim that is stipulated on the Claim of Lien, Billing Statement(s) and the total vested interest on the UCC 1 (10514428 FS and Doc# 0600555133) Financing Statement recorded showing the amount of \$310,508.74.

The Undersigned has in her possession acknowledgement of the deposit within your account. As a result the Undersigned is now in receipt of a "declaration of a contract agreement with Chelsea Cove Condominium Assoc." from Presenter - Secured Party for the condominium Located at c/o 772 Barnaby Place – Wheeling, Illinois [60090], which in part states "The association dues are prepaid in full with extreme prejudice through the year of 2100 AD." Under law the Undersigned, Secured Party can no longer be held accountable or liable for the face amount and all obligations are now discharged in its entirety.

Thank you for your prompt acknowledgement in this matter.

Sincerely - By The Seal of,

  
Violet A. Hooghkirk ©, Secured Party  
Without Prejudice ~ UCC 1-308  
C/o 772 Barnaby Place  
Wheeling, Illinois [60090]

Cc: Lisa Madigan - Attorney General

100 W. Randolph Street, 12<sup>th</sup> Floor – Chicago, Illinois 60601  
Lisa Madigan - Attorney General – 500 S. Second St. – Springfield, Illinois 62706

Certified Mail Article No. 7005 1820 0000 1882 5951

Page 1 of 2

**Evidence "H-1i"**

William G. Holland Auditor General – 740 E. Ash St. -- Springfield, Illinois 62703  
David Cantwell – President - Chelsea Cove Condominium –  
624 Bridgeport – Wheeling, Illinois 60090  
Jeffrey Meyers – Secretary – Chelsea Cove Condominium –  
775 Barnaby Place - Wheeling, Illinois 60090

To Respondent(s):

Chelsea Cove Condominium Association  
Attn: David Cantwell - President  
624 Bridgeport - Wheeling, Illinois 60090

Chelsea Cove Condominium Association  
Attn: Jeffrey Meyers - Secretary  
775 Barnaby Place - Wheeling, Illinois 60090

Chelsea Cove Condominium Association  
Attn: Steven R. Heuberger - Registered Agent - Board of Managers  
1035 Garfield Ave - Libertyville, Illinois 60048

From:

Violet A. Hooghkirk ©, Trustee,  
Secured Party - Barnway Trust  
c/o 772 Barnaby Place  
Wheeling, Illinois (60090)

**NOTICE OF DEFUALT, AND ASSENT, DEMAND,  
and SECOND NOTICE OF RIGHTS**

20<sup>th</sup> day of the February month, in the year two thousand and six, Anno Domini,

Re: Affidavit of Truth dated January 18, 2006.

Date: February 20, 2006

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**NOTICE OF DEFAULT**

On the 4<sup>th</sup> day of the month February, in the year two thousand and six Chelsea Cove Condominium Association including, but not limited to David Cantwell - President, Jeffrey Meyers - Secretary, Steven R. Heuberger - Registered Agent - Board of Managers received an Affidavit of Truth dated January 18, 2006 from Presenter Secured Party - Creditor. In part as Affiant stated, Affiant on or about December 28, 2005 sent out a newly revised instrument (Now Current) (pre-dated January 4, 2006) of the original agreement that Affiant has in her possession. Affiant On January 9, 2006 picked up a copy of the revised instrument from Affiant's Bank. The instrument had been accepted and endorsed as of January 4, 2006. Affiant now has the revised instrument with acknowledgement receipt. Affiant has in her possession a current and executed contract, on the front of the instrument which states "Negotiating this Instrument acknowledges a declaration of a contact agreement with 'Chelsea Cove Condominium Assoc.' from Presenter - Secured Party - Creditor for the condominium Located at c/o 772 Barnaby Place - Wheeling, Illinois [60090]. The association dues are prepaid in full with extreme prejudice through the year of 2100 AD, in accordance with the original agreement from Chelsea Cove Condominium Assoc. of declaration of condominium ownership (Doc No. 22604309) as amended (26 717 790). Wherefore any interest arising out of this Instrument will take care of any increases in dues, including any and all attorney fees with extreme prejudice. This contract is binding on all parties and their successors, and is the last agreement - Endorsement acknowledges full Discharge of this Claim" on the back which states "Endorsement acknowledges full Discharge of this Claim." As a result Affiant is now in receipt of a declaration of a contract agreement with Chelsea Cove Condominium Assoc. from Presenter - Secured Party for the condominium Located at 772 Barnaby Place - Wheeling, Illinois [60090]. Affiant notes that all claims have been prepaid as acknowledged by Chelsea Cove. Affiant has not received any Point-for-Point Rebuttal from each Claimant, which now currently stands as Law and Truth in Commerce. Each Respondent, and/or their Agents did not invoke the Fifth and sixth Amendment's of the Constitution for the United States of America. However, you were under Public Law 93-579; FOIA (5 USC 552); PA (5USC 552a) and U.C.C. 1-103.6, as administrative demands were made, with NOTICE, DEMAND AND CAVEAT, PRIOR TO RESPONSE. See Attachments.

DEMAND was, respectfully made to the named individual(s), Chelsea Cove Condominium Association including, but not limited to David Cantwell – President, Jeffrey Meyers – Secretary, Steven R. Heuberger – Registered Agent - Board of Managers to provide DISCLOSURE regarding his/her/its actions.

Said named corporation/individual(s) Chelsea Cove Condominium Association including, but not limited to David Cantwell – President, Jeffrey Meyers – Secretary, Steven R. Heuberger – Registered Agent - Board of Managers FAILED TO RESPOND and/or FAILED to provide ANY information or disclosure documents required by LAW, and demanded by the respondents notice and the questions.

By failure to do so, NOW and FOREVER each Respondent and their offices have yield to Estoppel, Waiver fraud, etc., under U.C.C. 1-103, 1-103.6 *nemo debet bis vexari pro una et eadem Causa*, and such willful refusal may subject each Respondent to Civil Liabilities or Criminal punishment.

**EACH RESPONDENT IS HEREBY NOTICED AND DEMANDED:** To desist and refrain from taking any further action in the above reference matter without liability therefore (cf. liability for personal damages, Pulliam v. Allen, 104 set. 1970, 1979), except to restore the Secured Party to his/her former status, and that I have secured rights, privileges, privacy and immunities and each is so protected is valued at no less than one million dollars each, DEMAND IS FURTHER MADE to all governmental officials to protect me, and mine in my peaceful exercise or enjoyment of my rights, privileges, privacy, immunities, etc., (cf. Title 18 USC 241 142; Title 42 USC, 1983, Bivins v. Officials and agents, 403 US 388 (1971), Dykes v. Hosemann, 743 F2d 1488, (11 CA Dec. 1984).

**NOTICE OF LIEN:** Violation and/or invasion of any above denominated rights per violative, shall act as a lien upon the nonexempt property of each presentee as follows: Nonexempt household goods; and real estate; and future earnings; and other personal property.

**VERIFICATION:** I verify that a true copy of this Notice of Default, and Demand, was duly served upon the before named individual at the offices before stated via CERTIFIED MAIL NUMBER 7105 1820 0000 1881 8150 Return Receipt, and that I am competent to testify in the matters herein stated; that I have personal knowledge of all of the facts which relate to this service and the above named response on the record; that the allegations stated herein are true and correct in entirety to be best of my knowledge, belief and upon information, the Undersigned Affiant, certifies, and declares under penalty of perjury, under the laws of the united States of America Title 28 USC 1746 (1)

Sealed this 21<sup>st</sup> of the February month, in the Year of Our Lord Two Thousand and Six,

NOTICE TO THE AGENT IS NOTICE TO THE PRINCIPAL  
NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENT

Affiant: Violet A. Houghibek,  
Invoking U.C.C. 1-308 Without Prejudice

Cc: Robert McCallum of the, President's Corporate Fraud Task Force – DOJ  
950 Pennsylvania Ave NW - Washington, D.C. 20530

Lisa Madigan - Attorney General – 500 S. Second St. – Springfield, Illinois 62706  
Lisa Madigan - Attorney General – 100 W. Randolph Street, 12<sup>th</sup> Floor – Chicago, Illinois 60601  
J. Russell George - Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Ira L. Hobbs – CIO – Treasury Data Integrity Board  
1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Kevin Brown – CSB/IRS SPH Office – 5000 Ellin Rd – Lanham, Maryland 20706  
Robert Cloonan – IRS – P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg – 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227

Lisa Madigan - Attorney General – 500 S. Second St. – Springfield, Illinois 62706  
Lisa Madigan - Attorney General – 100 W. Randolph Street, 12<sup>th</sup> Floor – Chicago, Illinois 60601  
J. Russell George – Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Ira L. Hobbs – CIO – Treasury Data Integrity Board  
1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Kevin Brown – CSB/IRS SPH Office – 5000 Ellin Rd – Lanham, Maryland 20706  
Robert Cloonan – IRS – P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg – 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227

## AFFIDAVIT of TRUTH

State of Illinois )  
County of Cook )

To Respondents: David Cantwell – President - Chelsea Cove Condominium Assoc.  
624 Bridgeport – Wheeling, Illinois 60090  
Steven R. Heuberger – Board of Managers – Registered Agent - Chelsea  
Cove Condominium Assoc. - 1035 Garfield Ave - Libertyville, Illinois 60048  
Jeffrey Meyers – Secretary – Chelsea Cove Condominium Assoc. –  
775 Barnaby Place - Wheeling, Illinois 60090

**Re: Acknowledged Agreement, and tendered Bonded Registered Bill of Exchange.**

The Undersigned Affiant, Violet A. Hooghkirk © – Secured Party, hereinafter “Affiant” does solemnly swear, declare and state as follows:

1. Affiant is competent to state to the matters set forth herein.
  2. Affiant has personal knowledge of the facts stated herein.
  3. All the facts stated herein are true, correct, and complete, admissible as evidence, and if called upon as a witness, Affiant will testify to their veracity.

### **Plain Statement of Facts**

4. Affiant on May 13, 2005, October 19, 2005, December 6, 2005 and December 29, 2005 filed and recorded 4 UCC 1 Financing Statements with the Secretary of the State of Illinois UCC Div.; Affiant has updated her records of the original UCC 1 Financing Statement vested interest. Most recent Commercial Transaction #10514428 FS. See Diversified Metal Products vs. T-Bow Company Trust, IRS, et al 93-405-E-EJL et al, 1993. The State and Federal Courts have ruled that the first to file a UCC 1 has priority. (Documents sent, verified, Acknowledged, received and recorded) See Attached Exhibit "A"
  5. Affiant on May 18, 2005 perfected Affiant's UCC claim by filing and recording a (Claim of Lien (UCC 9-334)) in the County of Cook, of Illinois in which Affiant holds a perfected interest, and holds the highest claim (Doc# 0513849062) See Diversified Metal Products vs. T-Bow Company Trust, IRS et al 93-405-E-EJL et al, 1993. (Documents sent, verified, Acknowledged, received and recorded) See Attached Exhibit "B"
  6. Affiant received correspondence dated December 19, 2005 from Steven R. Heuberger – Board of Managers – Registered Agent a signed document by him on behalf of Chelsea Cove Condominium Assoc. and their Agents. The notice alleges that there is a claim, and the alleged claim, if not payment in full, then Affiant's rights to possession of the premises would be terminated. See Attached Exhibit "C"
  7. Affiant on January 5, 2006 has updated her records of the original UCC 1 vested interest; Affiant perfected the UCC 1 and UCC Addendum claim by filing and recording Affiant's claim with the County of Cook, of Illinois. (Doc# 0600555133 and 0600555136) See Attached Exhibit "D"
  8. Affiant has read the terms of the original agreement in it's entirety within the Declaration of Condominium ownership and of easements, restrictions and covenants for Chelsea Cove Condominium (Doc No. 22604309), including the Amendment to the Declaration of Condominium ownership... (26 717 790). Nowhere in the Chelsea Cove Condominium Assoc. rules is there any reference that Chelsea Cove Condominium – Board of Managers or their Agents hold or have any authority to make such a demand of possession, as stated in their letter dated December 19, 2005.

Certified Mail Article No. 7005 0390 0004 2805 0919

Certified mail article no. 7005 1820 0000 1882 5975

Page 1 of 3

## Evidence “H-1j”

9. Affiant on or about December 28, 2005 sent out a newly revised instrument (pre-dated January 4, 2006) of the original agreement that Affiant has in her possession. See Attached Exhibit "E"
10. Affiant On January 9, 2006 picked up a copy of the revised instrument from Affiant's Bank. The instrument had been accepted and endorsed as of January 4, 2006. Affiant now has the revised instrument with acknowledgement receipt. (all claims have been prepaid) (Documents sent, verified, Acknowledged, and received) See Attached Exhibit "F"
11. Affiant has in her possession acknowledgement of the deposited funds within Chelsea Cove Condominium's account. (all claims have been prepaid) As result of the current, not dishonored, agreement with Chelsea Cove Condominium Assoc. all have been acknowledged as prepaid. (Refer to Exhibit "F") (Documents sent, verified, Acknowledged, and received)
12. Affiant has in her possession a current and executed contract (Refer to Exhibits "F", and "F") on the front of the instrument which states "Negotiating this Instrument acknowledges a declaration of a contract agreement with 'Chelsea Cove Condominium Assoc.' from Presenter - Secured Party - Creditor for the condominium Located at c/o 772 Barnaby Place - Wheeling, Illinois [60090]. The association dues are prepaid in full with extreme prejudice through the year of 2100 AD, in accordance with the original agreement from Chelsea Cove Condominium Assoc. of declaration of condominium ownership (Doc No. 22604309) as amended (26 717 790). Wherefore any interest arising out of this Instrument will take care of any increases in dues, including any and all attorney fees with extreme prejudice. This contract is binding on all parties and their successors, and is the last agreement - Endorsement acknowledges full Discharge of this Claim" on the back which states "Endorsement acknowledges full Discharge of this Claim." As a result Affiant is now in receipt of a declaration of a contract agreement with Chelsea Cove Condominium Assoc. from Presenter - Secured Party for the condominium Located at 772 Barnaby Place - Wheeling, Illinois [60090]. Affiant notes that all claims have been prepaid as acknowledged by Chelsea Cove. (Refer to Exhibit "F") (Documents sent, verified, Acknowledged, and received)
13. As a result of the negotiated instrument the association dues are prepaid in full with extreme prejudice through the year of 2100 AD. Under law the Affiant, Secured Party can no longer be held accountable or liable for the face amount and all obligations are now discharged in their entirety. (Refer to Exhibit "F") (all claims have been prepaid) (Documents sent, verified, Acknowledged, and received)
14. Affiant on January 12, 2006 sent a letter dated January 4, 2006 in response to a letter dated December 19, 2005 to Chelsea Cove Condominium Assoc. or their Agents David Cantwell - President, Steven R. Heuberger - Board of Managers - Registered Agent, and Jeffrey Meyers - Secretary explaining that Affiant (Refer to Exhibits "D") had executed a legal procedure and was required to inform Chelsea Cove Condominium and/or any of their Agents that before Chelsea Cove Condominium or any of their Agents could take possession of Affiant's unit Chelsea Cove Condominium and/or their Agents must first satisfy and discharge the Affiant, Secured Party's claim that is stipulated on the Claim of Lien, Billing Statement(s) (Refer to Exhibits "A", "B", and "D") and the total vested interest on the Financing Statement (UCC 1) recorded with the Secretary of State showing the amount of \$310,508.74. Certified mail article no. 7005 1820 0000 1882 5951. (all claims have been prepaid) (Refer to Exhibit "E", and "F") (Documents sent, verified, Acknowledged, and received) Certified mail article no. 7005 1820 0000 1882 5951. See Attached Exhibit "G"
15. Affiant on December 29, 2005 filed a UCC 3 Amendment - Assignment in accordance with UCC 9-406 through the Secretary of the State, of Illinois. On January 11, 2006 Invoice No. 01561229051. Affiant received through the Secretary of the Treasury. Certified mail article no. 7005 1820 0000 1882 5944. All have been sent to the claimant. See Attached Exhibit "H"

#### Verification

16. The Undersigned Affiant, Violet A. Hooghkirk © - Secured Party, certifies on Affiant's commercial liability that Affiant has read this Affidavit and issues the same with intent and

understanding of purpose and does solemnly swear, declare and state that the statements, allegations, demands and contents contained herein are true, correct, and complete, not misleading, the truth, the whole truth and nothing but the truth.

**NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENTS  
NOTICE TO THE AGENTS IS NOTICE TO THE PRINCIPAL**

EACH RESPONDENT HAS TEN (10) DAYS IN WHICH TO REBUT THIS AFFIDAVIT POINT-FOR-POINT, FROM RECEIPT OF THIS AFFIDAVIT, UCC 1-204. A LACK OF RESPONSE FROM EACH RESPONDENT MEANS ASSENT TO THIS AFFIDAVIT AND A FAULT, UCC1-201(16) EXISTS CREATING FRAUD THROUGH MATERIAL MISPRESENTATION WHICH VITIATES ALL FORMS, CONTRACTS, AGREEMENTS, ETC. EXPRESSED OR IMPLIED, FROM THE BEGINNING, UCC 1-103.

FURTHER AFFIANT SAITH NOT

Date: January 18, 2006

Signed

*Violet A. Hooghkirk*  
Violet A. Hooghkirk ©, Secured Party  
C/o 772 Barnaby Place  
Wheeling, Illinois [60090]

Cc: Robert McCallum of the, President's Corporate Fraud Task Force – DOJ  
950 Pennsylvania Ave NW - Washington, D.C. 20530  
Lisa Madigan - Attorney General – 500 S. Second St. – Springfield, Illinois 62706  
Lisa Madigan - Attorney General – 100 W. Randolph Street, 12<sup>th</sup> Floor – Chicago, Illinois 60601  
J. Russell George – Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Ira L. Hobbs - CIO – Treasury Data Integrity Board  
1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Kevin Brown – CSB/IRS SPH Office – 5000 Ellin Rd – Lanham, Maryland 20706  
Robert Cloonan – IRS – P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg – 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227

To Respondent(s):

Chelsea Cove Condominium Association  
Attn: David Cantwell – President  
624 Bridgeport - Wheeling, Illinois 60090

Chelsea Cove Condominium Association  
Attn: Jeffrey Meyers – Secretary  
775 Barnaby Place - Wheeling, Illinois 60090

Chelsea Cove Condominium Association  
Attn: Steven R. Heuberger – Registered Agent - Board of Managers  
1035 Garfield Ave - Libertyville, Illinois 60048

From:

Violet A. Hoogkirk ©, Trustee,  
Secured Party – Barnway Trust  
c/o 772 Barnaby Place  
Wheeling, Illinois [60090]

**NOTICE OF DEFUALT, AND ASSENT, DEMAND,  
and SECOND NOTICE OF RIGHTS**

11<sup>th</sup> day of the April month, in the year two thousand and six, Anno Domini,

Rc: Correspondence, dated March 2, 2006, Re Bill of Exchange (now tendered)

Date: April 11, 2006

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**NOTICE OF DEFAULT**

On or about the 9<sup>th</sup>, 10<sup>th</sup>, 30<sup>th</sup>, and 31<sup>st</sup>, day of the month March, in the year two thousand and six, on or about the 6<sup>th</sup>, day of the month April, in the year two thousand and six, Chelsea Cove Condominium Association, and/or their Agents, including, but not limited to David Cantwell – President, Jeffrey Meyers – Secretary, Steven R. Heuberger – Registered Agent - Board of Managers received Correspondence, dated March 2, 2006, Re Bill of Exchange (now tendered) from Presenter Secured Party – Creditor. As states within the letter “The Undersigned, Secured Party is inquiring as to why there has been no response from Chelsea Cove Condominium Assoc, and your Agents/Officers regarding the (two) Letter of Advice - Actual and Constructive Notice – *stare decisis*, and the claim “Accepted for Value” that your offices received on February 4, 2006, and February 18, 2006.” and “The Undersigned herein now inquires regarding the currently revised not dishonored agreement that the Secured Party has with Chelsea Cove Condominium Assoc, and/or your Agents/Officers. The Undersigned has received no acknowledgement or disclosure from Chelsea Cove Condominium Assoc, and/or your Agents/Officers, regarding this matter.” The letter goes on to state “The Undersigned has not received no full disclosure from Chelsea Cove Condominium Assoc, and/or your Agents nor has received any evidence the Negotiable Instrument was ever processed through your bank’s Treasury Tax and Loan Account. The Undersigned has tendered a lawful legal tender to discharge this entire claim.” Further states “The Undersigned Secured Party has in her possession A Banker’s Guide to Processing the Bonded Bill of Exchange. To assist, if Chelsea Cove Condominium Assoc, and/or your Agents/Officers requests detail, in processing the Bill of Exchange (now tendered) (as described in an 11 step process titled Special Banking Services: Bankers Guide to handling customer’s UCC contract trust account redemption documents for transmittal through the Secretary of the Treasury to the Internal Revenue Service) please contact the Undersigned so this detail and arrangements to process the Negotiable Instrument can be provided.” And last “The Negotiable Instrument was not rejected within the required 72 hours with full disclosure. Each Letter of Advice clearly states “Void where prohibited by Law.” Chelsea Cove Condominium Assoc, and/or your Agents/Officers are now mandated under HELENBECK vs. LEIMERT, 296 U.S. 116, 122, and can be held personally liable for the entire amount of the discharge under the Erie and Clearfield Doctrines. Under law the Undersigned, Secured Party can no longer be held accountable or liable for the face amount and all obligations are now discharged in their entirety.” Each Claimant had 10 days plus an additional 3 weeks to respond. Affiant did not receive any Rebuttal Point-for-Point from any Claimant/Respondent regarding

Correspondence, dated March 2, 2006. The Bill of Exchange (now tendered) now stands as Fact and Truth in Commerce.

These claims are bonded and under the mandates of Article VII of the Bill of Rights. The original claim documents has been discharged with acknowledgement from the Secretary of the Treasury without dishonor and honored by John W. Snow in accordance with the Administrative Procedures Act at 5 USC 706, and forwarded over to the Analysis and Control Division of the IRS to be processed and discharged through Affiant's Personal UCC Contract Trust. Affiant has already tendered the negotiable instruments not rejected within the required 72 hours with full disclosure by any of the Claimants, and/or their Agents/Officers. Each of the Claimants, and/or their Agents/Officers are mandated under HALLENBECK vs. LEIMERT 295 US 116, 122 (1935), and can now be held personally liable under the Erie and Clearfield Doctrines. Affiant is no longer held accountable or liable for the face amount claim and all obligations are now discharged in their entirety. Each Respondent, and/ or their Agents did not invoke the Fifth and sixth Amendment's of the Constitution for the United States of America. However, you were under Public Law 93-579; FOIA (5 USC 552); PA (5USC 552a) and U.C.C. 1-103.6, as administrative demands were made, with NOTICE, DEMAND AND CAVEAT, PRIOR TO RESPONSE. See Attachments.

DEMAND was, respectfully made to the named individual(s), at Chelsea Cove Condominium Association, and/or their Agents, including, but not limited to David Cantwell – President, Jeffrey Meyers – Secretary, Steven R. Heuberger – Registered Agent - Board of Managers to provide DISCLOSURE regarding his/her/its actions.

Said named corporation/individual(s) at Chelsea Cove Condominium Association, and/or their Agents, including, but not limited to David Cantwell – President, Jeffrey Meyers – Secretary, Steven R. Heuberger – Registered Agent - Board of Managers FAILED TO RESPOND and/or FAILED to provide ANY information or disclosure documents required by LAW, and demanded by the respondents notice and the questions.

By failure to do so, NOW and FOREVER each Respondent and their offices have yield to Estoppel, Waiver fraud, etc., under U.C.C. 1-103, 1-103.6 *nemo debet bis vexari pro una et eadē Causa*, and such willful refusal may subject each Respondent to Civil Liabilities or Criminal punishment.

**CONCLUSION** There is no controversy regarding the administrative record in this matter. All requirements of administrative law pertaining to this matter based on the numerous Notices of Default's absent the timely dishonor of each of the Claimants, and/or their Agents/Officers claims and responses. The claims by each of the Claimants and/or their Agents/Officers have been lawfully and legally discharged. Therefore, the law and *stare decisis* make it clear these claims and charges are dismissed with prejudice.

**EACH RESPONDENT IS HEREBY NOTICED AND DEMANDED:** To desist and refrain from taking any further action in the above reference matter without liability therefore (cf. liability for personal damages, Pulliam v. Allen, 104 set. 1970, 1979), except to restore the Secured Party to his/her former status, and that I have secured rights, privileges, privacy and immunities and each is so protected is valued at no less than one million dollars each, DEMAND IS FURTHER MADE to all governmental officials to protect me, and mine in my peaceful exercise or enjoyment of my rights, privileges, privacy, immunities, etc., (cf. Title 18 USC 241 142; Title 42 USC, 1983, Bivins v. Officials and agents, 403 US 388 (1971), Dykes v. Hosemann, 743 F2d 1488, (11 CA Dec. 1984).

**NOTICE OF LIEN:** Violation and/or invasion of any above denominated rights per violative, shall act as a lien upon the nonexempt property of each presentee as follows: Nonexempt household goods; and real estate; and future earnings; and other personal property.

**VERIFICATION:** I verify that a true copy of this Notice of Default, and Demand, was duly served upon the before named individual at the offices before stated via CERTIFIED MAIL NUMBER 7006039000280120614, Return Receipt, and that I am competent to testify in the matters herein stated; that I have personal knowledge of all of the facts which relate to this service and the above named response on the record; that the allegations stated herein are true and correct in entirety to be best of my knowledge, belief and upon information, the Undersigned Affiant, certifies, and declares under penalty of perjury, under the laws of the United States of America Title 28 USC 1746 (1)

Sealed this 12<sup>th</sup> day of the April month, in the Year of Our Lord Two Thousand and Six,

NOTICE TO THE AGENT IS NOTICE TO THE PRINCIPAL  
NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENT

Affiant: Walter A. Houghlin,  
Invoking U.C.C. 1-308 Without Prejudice

Cc: Robert McCallum of the, President's Corporate Fraud Task Force - DOJ  
950 Pennsylvania Ave NW - Washington, D.C. 20530  
Lisa Madigan - Attorney General - 500 S. Second St. - Springfield, Illinois 62706  
Lisa Madigan - Attorney General - 100 W. Randolph Street, 12<sup>th</sup> Floor - Chicago, Illinois 60601  
J. Russell George - Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Ira L. Hobbs - CIO - Treasury Data Integrity Board  
1500 Pennsylvania Ave NW - Washington, D.C. 20224  
Kevin Brown - CSB/IRS SPH Office - 5000 Ellin Rd - Lanham, Maryland 20706  
Robert Cloonan - IRS - P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg - 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227

**From the Memo Desk of  
Violet A. Hooghkirk**

To: Chelsea Cove Condominium Assoc.  
Attn: David Cantwell – President  
624 Bridgeport  
Wheeling, Illinois 60090

Re: Bill of Exchange (now tendered)

Dear Mr. Cantwell

Date: March 2, 2006

The Undersigned, Secured Party is inquiring as to why there has been no response from Chelsea Cove Condominium Assoc, and your Agents/Officers regarding the (two) Letter of Advice - Actual and Constructive Notice – *stare decisis*, and the claim “Accepted for Value” that your offices received on February 4, 2006, and February 18, 2006.

The Undersigned herein now inquires regarding the currently revised not dishonored agreement that the Secured Party has with Chelsea Cove Condominium Assoc, and/or your Agents/Officers. The Undersigned has received no acknowledgement or disclosure from Chelsea Cove Condominium Assoc, and/or your Agents/Officers, regarding this matter.

The Undersigned on or about December 28 2005 sent a current revised copy of the original agreement with receipt documenting the Undersigned has this in her possession. The receipt of the current not dishonored contract instrument has been acknowledged, accepted and endorsed. The Undersigned’s current contract Instrument as of January 4, 2006, with acknowledgment receipt, states in part “The association dues are prepaid in full with extreme prejudice through the year of 2100 AD.”

The Undersigned has not received no full disclosure from Chelsea Cove Condominium Assoc, and/or your Agents nor has received any evidence the Negotiable Instrument was ever processed through your bank’s Treasury Tax and Loan Account. The Undersigned has tendered a lawful legal tender to discharge this entire claim.

The Undersigned has not received any acknowledgement from Chelsea Cove Condominium Assoc, and/or Agents/Officers that the Negotiable Instruments were ever processed. Chelsea Cove Condominium Assoc, through their bank is required to ledger an equal credit and debit through their Treasury Tax and Loan Account in the amount of the stamped claim and the amount stipulated on the Bonded Registered Bill of Exchange which is a debit instrument, (now tendered) (invoice no 01561229051, and 01560103061) as instructed clearly in the Letter of Advice to process and post Affiant’s Silver Surety Bond as collateral in accordance with 31 CFR part 203 to access their Treasury Tax and Loan Account. The documents have been received by the Secretary of the Treasury, honored by John W. Snow, in accordance with the Administrative Procedure Act at 5 U.S.C. 706, and forwarded to the Analysis and Control Division of the IRS.

If Chelsea Cove Condominium Assoc, and/or your Agents/Officers, have already processed the Negotiable Instrument through their Treasury Tax and Loan Account please send acknowledgement receipt to the Undersigned, Secured Party that the full amount has

been credited and debited in the proper account from the Secured Party's Personal UCC Contract Trust. The amount stipulated on the instrument received by Chelsea Cove Condominium Assoc, and/or your Agents/Officers was the full amount of the claim that was stipulated on each Bill of Exchange (now tendered).

The Undersigned Secured Party has in her possession A Banker's Guide to Processing the Bonded Bill of Exchange. To assist, if Chelsea Cove Condominium Assoc, and/or your Agents/Officers requests detail, in processing the Bill of Exchange (now tendered) (as described in an 11 step process titled Special Banking Services: Bankers Guide to handling customer's UCC contract trust account redemption documents for transmittal through the Secretary of the Treasury to the Internal Revenue Service) please contact the Undersigned so this detail and arrangements to process the Negotiable Instrument can be provided.

The Negotiable Instrument was not rejected within the required 72 hours with full disclosure. Each Letter of Advice clearly states "Void where prohibited by Law." Chelsea Cove Condominium Assoc, and/or your Agents/Officers are now mandated under HELLENBECK vs. LEIMERT, 296 U.S. 116, 122, and can be held personally liable for the entire amount of the discharge under the Erie and Clearfield Doctrines. Under law the Undersigned, Secured Party can no longer be held accountable or liable for the face amount and all obligations are now discharged in their entirety.

This is Actual and Constructive Notice there is no controversy in this matter. The Analysis and Control Division of the IRS has already received each tendered Bonded Registered Bill of Exchange from the Secretary of the Treasury, and the full face amount is now tendered through Affiant's Personal UCC Contract Trust. The Undersigned thanks you again for your acknowledgment of the current contract.

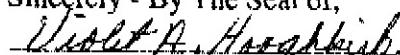
NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENTS/ NOTICE TO THE AGENTS IS NOTICE TO THE PRINCIPAL

Mr. Cantwell, this matter has not been acknowledged and satisfied to my satisfaction. If you have any questions or concerns please do not hesitate to contact me so closure can be attained in this matter.

YOU, AND/OR YOUR AGENTS HAVE TEN (10) DAYS IN WHICH TO REBUT POINT-FOR-POINT, FROM RECEIPT OF THIS CORRESPONDENCE, UCC 1-204. A LACK OF RESPONSE FROM YOU, AND/OR YOUR AGENT'S MEANS ASSENT TO THIS CORRESPONDENCE AND A FAULT, UCC1-201(16) EXISTS CREATING FRAUD THROUGH MATERIAL MISPRESENTATION WHICH VITIATES ALL FORMS, CONTRACTS, AGREEMENTS, ETC. EXPRESSED OR IMPLIED, FROM THE BEGINNING, UCC 1-103.

Thank you, I await your response in this matter.

Sincerely - By The Seal of,



Violet A. Hoogkirk®, Trustee, Secured Party  
Barnway Trust  
C/o 772 Barnaby Place  
Wheeling, Illinois [60090]

Cc: Robert McCallum of the, President's Corporate Fraud Task Force – DOJ  
950 Pennsylvania Ave NW - Washington, D.C. 20530  
Lisa Madigan - Attorney General – 500 S. Second St. – Springfield, Illinois 62706  
Lisa Madigan - Attorney General –  
100 W. Randolph Street, 12<sup>th</sup> Floor – Chicago, Illinois 60601  
J. Russell George – Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Ira L. Hobbs – CIO – Treasury Data Integrity Board  
1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Kevin Brown – CSB/IRS SPH Office – 5000 Ellin Rd – Lanham, Maryland 20706  
Robert Cloonan – IRS – P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg – 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227  
Steven R. Heuberger – Registered Agent - Board of Managers –  
Chelsea Cove Condominium Assoc. - 1035 Garfield Ave - Libertyville, Illinois 60048  
Jeffrey Meyers – Registered Agent - Secretary – Chelsea Cove Condominium –  
775 Barnaby Place - Wheeling, Illinois 60090

To Respondent(s):

**Chelsea Cove Condominium Association  
Attn: David Cantwell – President  
624 Bridgeport – Wheeling, Illinois 60090**

**Chelsea Cove Condominium Association  
Attn: Jeffrey Meyers - Secretary  
775 Barnaby Place - Wheeling, Illinois 60090**

From:

Violet A. Hooghkirk ©, Trustee,  
Secured Party – Barnway Trust  
c/o 772 Barnaby Place  
Wheeling, Illinois [60090]

**NOTICE OF DEFAULT, AND ASSENT, DEMAND,  
and SECOND NOTICE OF RIGHTS**

9<sup>th</sup> day of the month September, in the year two thousand and six. Anno Domini.

## **NOTICE OF DEFAULT and ASSENT**

On the 8<sup>th</sup> day of the month August, in the year two thousand and six David Cantwell – President, including but not limited to Chelsea Cove, Jeffrey Meyers – Secretary, and/or their Agents/Officers, and other Co Parties received Affidavit Notice and Declaration of Secured Party with Points and Authority dated August 17, 2006 regarding Subject: Defective and Unlawful presentment from Presenter Secured Party – Creditor. Each Respondent had Ten (10) days to respond. Affiant did not receive any rebuttal point-for-point regarding the Affidavit Notice and Declaration of Secured Party with Points and Authority therefore now stands as Fact Truth in Commerce. Each Respondent, and/ or their Agents did not invoke the Fifth and sixth Amendment's of the Constitution for the United States of America. However, each were under Public Law 93-579; FOIA (5 USC 552); PA (SUSC 552a) and U.C.C. 1-103.6, as administrative demands were made, with NOTICE, DEMAND AND CAVEAT, PRIOR TO RESPONSE. See Attachments.

DEMAND was, respectfully made to the named individual(s), David Cantwell – President, including but not limited to Chelsea Cove, Jeffrey Meyers – Secretary, and/or their Agents/Officers, and other Co Parties to provide DISCLOSURE regarding his/her/its actions.

Said named corporation/individual(s) David Cantwell – President, including but not limited to Chelsea Cove, Jeffrey Meyers – Secretary, and/or their Agents/Officers, and other Co Parties FAILED TO RESPOND and/or FAILED to provide ANY information or disclosure documents required by LAW, and demanded by the respondents notice and the questions.

By failure to do so, NOW and FOREVER each Respondent and their offices have yield to Estoppel, Waiver fraud, etc., under U.C.C. 1-103, 1-103.6 *nemo debet bis vexari pro una et eadē Causa*, and such willful refusal may subject each Respondent to Civil Liabilities or Criminal punishment.

**CONTRACT BY DEFAULT:** This is a perfected Contract by Tacit Procurement it is a STATUTE STAPLE, UCC CONFIRMATORY WRITING. Each Respondent is estopped by the "DOCTRINES OF ESTOPPEL" by "AGREEMENT/CONTRACT" and by "ESTOPPEL BY ACQUIESCENCE" by and through Tacit Procurement and all associated documents which is conclusive evidence that the Affiant is the superior lien holder IN FACT and that:

Affiant remains holder in due course of BOTH the duly discharged claims through **BONDED REGISTERED BILL OF EXCHANGE** and honored by each Respondent with acknowledgement from

John W. Snow, Trustee in accordance with The Administrative Procedures Act 5 USC 706. Affiant holds the BOND pursuant to the Uniform Commercial Code in accordance with 31 CFR Part 203 IN FACT and that;

Affiant has demonstrated and according to and within administrative law, *Stare Decisis*, Therefore, there was never and there is not now any controversy, and this matter is settled AB INITIO, RES JUDICATTA, *Stare Decisis*, and this matter is NOW deemed discharged in regard to any obligation with prejudice now and forever IN FACT and that;

**EACH RESPONDENT IS HEREBY NOTICED AND DEMANDED:** To desist and refrain from taking any further action in the above reference matter without liability therefore (cf. liability for personal damages, Pulliam v. Allen, 104 set. 1970, 1979), except to restore the Secured Party to his/her former status, and that I have secured rights, privileges, privacy and immunities and each is so protected is valued at no less than one million dollars each, DEMAND IS FURTHER MADE to all governmental officials to protect me, and mine in my peaceful exercise or enjoyment of my rights, privileges, privacy, immunities, etc., (cf. Title 18 USC 241 142; Title 42 USC, 1983, Bivins v. Officials and agents, 403 US 388 (1971), Dykes v. Hosemann, 743 F2d 1488, (11 CA Dec. 1984).

**NOTICE OF LIEN:** Violation and/or invasion of any above denominated rights per violative, shall act as a lien upon the nonexempt property of each presentee as follows: Nonexempt household goods; and real estate; and future earnings; and other personal property.

**VERIFICATION:** I verify that a true copy of this Notice of Default, and Demand, was duly served upon the before named individual at the offices before stated via CERTIFIED MAIL NUMBER 7005 1820 0000 1880 9739, Return Receipt, and that I am competent to testify in the matters herein stated; that I have personal knowledge of all of the facts which relate to this service and the above named response on the record; that the allegations stated herein are true and correct in entirety to be best of my knowledge, belief and upon information, the Undersigned Affiant, certifies, and declares under penalty of perjury, under the laws of the united States of America Title 28 USC 1746 (1)

Sealed on or about this 9<sup>th</sup> day of the month September, in the Year of Our Lord Two Thousand and Six,

NOTICE TO THE AGENT IS NOTICE TO THE PRINCIPAL  
NOTICE TO THE PRINCIPAL IS NOTICE TO THE AGENT

Affiant: *Violet A. Hoagland*  
Invoking U.C.C. 1-308 Without Prejudice

Cc: Robert McCallum of the, President's Corporate Fraud Task Force – DOJ  
950 Pennsylvania Ave NW – Washington, D.C. 20530  
Federal Trade Commission (FTC),  
Securities and Exchange Commission (SEC)  
Lisa Madigan - Attorney General – 500 S. Second St. – Springfield, Illinois 62706  
Lisa Madigan - Attorney General - 100 W. Randolph Street, 12<sup>th</sup> Floor – Chicago, Illinois 60601  
J. Russell George – Acting Treasury Inspector General for Tax Administration  
1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Chief Information Officer – Treasury Data Integrity Board  
1500 Pennsylvania Ave NW – Washington, D.C. 20224  
Kevin Brown – CSB/IRS SPH Office – 5000 Ellin Rd – Lanham, Maryland 20706  
Chief Special Procedure Handling Office – IRS – P.O. Box 245 Bensalem, Pennsylvania 19020  
Richard L. Gregg – 401 14<sup>th</sup> Street SW Room 548 - Washington, D.C. 20227

**AFFIDAVIT  
NOTICE**

**AND DECLARATION OF SECURED PARTY  
WITH POINTS AND AUTHORITY**

To Respondents:

David Cantwell – President, Chelsea Cove --

624 Bridgeport - Wheeling, Illinois 60090

Jeffrey Meyers – Secretary – Chelsea Cove Condominium

775 Barnaby Place - Wheeling, Illinois 60090

Steven P. Bloomberg - Tressler, Soderstrom, Maloney & Priess LLC, third party intervenor

305 West Briarcliff Road Suite 201 - Bolingbrook, Illinois 60440

Re: Defective and Unlawful presentment attached hereto

Attn: CEO or CFO

Date: August 17, 2006

Employees at Chelsea Cove or alleged agents therof have attempted to ignore, and thus violated the terms of the current **AGREEMENT/CONTRACT/CHECK** (as stipulated between the Undersigned Secured Party and Chelsea Cove) including, but not limited to the presentations of negotiable instruments (i.e. credit check, Voucher, Bill of Exchange) (now tendered). For any agent or agents at Chelsea Cove or anyone to have a commercial standing one must have a legitimate claim. It appears on the face of the record as established by the "DOCTRINES OF ESTOPPEL" by "AGREEMENT/CONTRACT" and by "ESTOPPEL BY ACQUIESCE" by and through Tacit Procuration and all associated documents, the agents at Chelsea Cove do not NOW have a legitimate commercial standing to make such a demand or claim IN FACT and that;

On the face of the record it appears the employees at Chelsea Cove or alleged agents thereof are attempting to commit Acts of Scienter (omitting knowledge), acting in Bad Faith, Fraud, Conspiracy, Undue Enrichment, Aiding and Abetting, and Willful, Wanton and Irreparable Harm with Malice aforethought, Conversion, Commercial War, Commercial Credit Slander and continuous torts, these actions have been, and are encroaching on and violating the Constitutionally-Protected Right to private property, the right to contract including the Civil Rights of Secured Party, whereby these actions contradict prior Supreme Court rulings and other *Stare Decisis*. IN FACT and that;

This is Notice and Demand – Actual and Constructive Notice that unless and until the requirements are met according to the terms of the current **AGREEMENT/CONTRACT/CHECK** (as stipulated) and Chelsea Cove or alleged agents therof are in compliance with the **Fair Debt Collection Practices Act** the alleged Notice dated August 4, 2006, and Demand for possession is defective and moot, and has no standing in Fact or Truth within any Commercial Remedy in this matter. Therefore this action is null void and without affect in its entirety. The Secured Party holds the BOND pursuant to the Uniform Commercial Code in accordance with 31 CFR Part 203 IN FACT and that;

The Undersigned, Secured Party has knowledge of the terms of the original agreement in its entirety within the Declaration of Condominium ownership and of easements, restrictions and covenants for Chelsea Cove Condominium (Doc No. 22604309), including the Amendment to the Declaration of Condominium ownership... (26 717 790) at no place in these rules is there any reference that Chelsea Cove Condominium – Board of Managers has and/or have any authority to make such a demand of possession, as stated in the alleged Notice IN FACT and that;

The Secured Party is required by law to notify and inform each party at interest that the Undersigned has already completed a legal procedure which is on file with the Illinois Secretary of the State, and perfected in the County the Recorder of Deeds of Cook County. The State and the Federal Courts have both ruled that the first to file a UCC has priority. See United Tobacco Warehouse vs. Wells 490 SW 2d 152 (1973), and Diversified Metal Products vs. T-Bow Company Trust, IRS, et al USDC 93-405-E-EJL. Before Chelsea Cove, and/or any of their agents or any agent acting on behalf of Chelsea Cove can lawfully terminate or take possession of the referenced property first Chelsea Cove or their agents must satisfy and redeem the Secured Party's claim that is stipulated and perfected on the **CLAIM OF LIEN** (UCC 9-334) (#0513849062), as amended in the **Accounting and True Bill** (Account Invoice No: # 01560524051 - Statement no. 7) in the public record for viewing, including the total vested interest showing the amount of \$338,923.44 IN FACT and that;

Any additional charges of alleged Late fees by Chelsea Cove (Williamson Management, and Tressler, Soderstrom, Maloney & Priess LLC, third party intervenor) and/or any alleged attorney fees do not apply in this matter since the current contract acknowledges credit for the proportionate share of the expenses of administration, maintenance, and repair on the common elements for the premises in the Village of Wheeling, County of Cook, commonly known as 772 Barnaby Place, Wheeling, Illinois 60090 through the year 2100 AD IN FACT and that;

**LEGAL NOTICE:** Employees at Chelsea Cove or alleged agents thereof, are hereby furthered Noticed that each has received Notice of Default, and therefore, should they make any adversarial and/or hostile presentment(s) in any court of competent jurisdiction, or anyone in their stead written or oral, are subject to the provisions of F.R.C.P. RULE 9(h), leading to the Supplements of the Rules of Admiralty, which provide for those who are found in Trespass after a Default are subject to a Certificate of Exigency, which is filed with the Clerk of the Court/Warrant Officer, for an immediate warrant for their arrest IN FACT and that;

Under law the Undersigned Secured Party can no longer be held accountable or liable for the face amount of the claim and all obligations in this matter are deemed discharged in its entirety IN FACT.

EACH RESPONDENT HAS TEN (10) DAYS IN WHICH TO REBUT THIS AFFIDAVIT NOTICE, FROM RECEIPT OF THIS CERTIFIED MAIL, UCC 1-204. A LACK OF RESPONSE ON THE PART OF EACH MEANS ASSENT TO THIS AFFIDAVIT NOTICE AND A FAULT, UCC1-201(16) EXISTS CREATING FRAUD THROUGH MATERIAL MISPRESENTATION WHICH VITIATES ALL FORMS, CONTRACTS, AGREEMENTS, ETC. EXPRESSED OR IMPLIED, FROM THE BEGINNING, UCC 1-103.